A PROFILE OF THE ELDERLY

IN

NEW BRUNSWICK

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EXECUTIVE SUMMARY

This study focused on the demographic features of the elderly in New Brunswick with cross comparisons of those in other provinces, territories and Canada, as a whole. Cross comparisons were also made with Manitoba to a greater degree because of detailed information which was available on the health and social characteristics of their elderly.

The social, economic and health indicators utilized in the study have been obtained mainly from Statistics Canada publications (see section on statistical data).

The social indicators included:

1) population levels and projected population trends;

2) age and sex characteristics of the elderly by counties and as a percentage of the total elderly population;

3) urban-rural distributions;

4) ethnic distributions of the elderly;

5) social factors and living arrangements;

6) tenure of the dwelling of the elderly, mobility status distributions; and,

7) formal education.

The economic indicators utilized were:

1) employment and income of the elderly;

2) employment and the participation rate for the elderly in the labour force;

3) dependency ratios;

4) economic status;

5) elderly and retirement pensions;

6) elderly and public pensions;

7) elderly and major sources of income; and,

8) elderly and major occupations.

The health indicators were:

1) nutritional status and diet;

2) activity levels and functional ability;

3) life expectancy trends;

4) chronic health conditions from self reported health diseases;

5) quality of life and perceived health status;

6) health care and health resources (Departmental programs such as the Extra-Mural Hospital);

7) hospitalization rates; and,

8) mortality rates from leading causes of death.

The third section of the study examined the current services provided by the Department of Health to the elderly and their utilization rates of some of these services. The study also examined the Community Based Services (CBSS Program), institutional and residential services to the elderly.

The fourth section discussed health care costs and expenditures for programs such as the Senior Health Benefits and the New Brunswick Prescription Drug Program. These two programs are utilized by those 65 years of age and older.

The fifth section looked at senior citizen involvement in their health and social care. It also discussed the New Brunswick Senior Citizen's Federation, an organization which represents about one third of the seniors in the Province of New Brunswick.

INTRODUCTION

A growing proportion of the Canadian population is "coming of age"; that is, there is a substantial increase in the population aged 65 and over. This is now recognized as a major social issue.

The population trends of the elderly are being studied across the world by various organizations such as the United Nations, the Pan American Health Organization, the World Health Organization and many others. The National Advisory Council on Aging (NACA) addressed this issue at its sixteenth meeting in Ottawa on February 26 and 27 of 1987. It's President, Dr. Charlotte Matthews stated:

> ... "the aging of the population is a phenomenon unique in the history of mankind. New challenges emerge due to rapid and irreversible social changes and Canadians must adjust. Planning and policies cannot take place on an ad hoc basis from crisis to crisis. Adjustment strategies have to be implemented now".[1]

In an article entitled "Canadians in 2025", the Honourable Jake Epp, Minister of Health and Welfare, has said:

> "Decisions we make today will shape our world for many years to come. This is true of decisions we make as individuals as well as decisions we make as a society.
>
> These decisions affect, and are in turn affected by, how many Canadians there are and how our numbers are changing, where we live and where we move to, and many other things which give our population its particular character.
>
> There are demographic factors, and they are undergoing rapid change. We can expect the population of Canada to have a very different character in 2025 from that which it has today, just as today's population is very different from that of 1945.

> I believe that Canadians can make wise choices about their future only if the effects of demographic change are better understood".[2]

In keeping with this statement, Mr. Epp has indicated that he and other federal ministers were given a mandate to carry out the "Review of Demography and its Implication for Economic and Social Policy".[3] He has also stated that he had instructed the review to ascertain the major population issues facing Canada between now and 2025, to examine them in an objective and independent manner, making use of the best scientific expertise, to estimate the impact of these issues on Canada's economy and society and to report its findings within three years".[4]

Some of the issues identified for review included:

- What is the relationship between population change and the demand for goods, services and jobs?
- What might be the implications for the environment of increasing population?
- What effect will a growing number of older Canadians have on the demand for government services?
- What social problems could be aggravated by changes in family structure?
- What might be the implications for regional development of migration within Canada?
- What is the relationship between labour force participation and fertility rates?

RATIONALE

The impetus for this review of New Brunswick demographic data on the elderly arose from both practical and future concerns. In a report prepared by the Department of Health in August, 1982 and entitled "Overview of Services For The Elderly", it was indicated that the elderly's utilization rates for some health services were about six times greater than for other groups under the age of 65. The report also stated that "the portion of total program expenditure for services to the elderly is 42 percent for Hospital Services, 90 percent for Nursing Home Services, 22 percent for Medicare, 99 percent for the Prescription Drug Program and 10 percent for Public and Mental Health Services".[5]

The Department realized that the health and social services utilization rates for the elderly are increasing; the elderly population in New Brunswick is increasing (according to 1971 and 1986 Census data); and there will be higher demands for services in the next decade and beyond. As well, the Department also recognized that a concept of aging is required which stresses:

(1) aging as an integral part of life's stages;

(2) aging and the senior's contribution and involvement in the community;

(3) aging and the maintenance of the highest possible level of health and quality of life;

(4) coping with chronic illness and disability; and

(5) death as an integral part of life.

This profile was undertaken to provide statistical data for the Department on the social, health and economic needs of the elderly in New Brunswick. It is hoped that the data will provide an accurate account of the elderly which will assist the Department to develop an equitable coordinated system of services for the elderly across the Province. Services such as the Extra-Mural Hospital and Community Based Services for Seniors (CBSS) will enable seniors and others to maintain a community or home style of living, thereby enhancing their independence and avoiding inappropriate or extended stays in hospitals and institutions.

As well, it is anticipated that the report will identify issues of concern not only to the government, but also the elderly themselves and their caregivers so that the appropriate policies can be developed to address them. One crucial issue for government is the impact that the growing number of citizens will have on the health care and social systems.

APPROACH

This study looks at the demographic aspects of aging. It also provides data from Statistics Canada publications on the various characteristics of the aging population both in New Brunswick, the other provinces and territories and nationally. Detailed data was available from Manitoba on their aging population and is used on occasion for comparison purposes with New Brunswick.

The 1971 and 1981 data are taken from the June Census in each decade. Complete 1986 Census counts are not yet available, and in some instances estimates have been used for 1986. These were prepared by Statistics Canada using the 1981 Census population as the base and collating additional data sources for information on births, deaths, interprovincial migration, immigration and emigration in order to produce an estimate. Some comparable data from the 1986 Census became available at the end of June 1987 and has been utilized for populations in New Brunswick and the rest of Canada, and for population trends. Urban-rural distributions and detailed population figures for various age cohorts are not yet available from 1986 Census.

The 1986 Census count shows that the total population in each Province is lower than that shown in the postcensal estimates except for the Yukon and Northwest Territories. As a result, the proportion of the elderly in the total population in each province is significantly higher than was estimated and also significantly higher than that proportion in 1981. Additional Census data (age, language, marital status, etc.) will be released over the next 2-3 years by Statistics Canada.

Data used in this report is generally based on the definition of the elderly as being 65 years of age or older. However, in order to provide a more complete picture of the elderly, both now and in the future, some data on the age cohort 60-64 has been included.

Some data has also been gathered from tax returns, and federal and provincial government reports. Provincial government reports were utilized, for example, to obtain information on public and retirement pensions and the number of elderly in the work force who are 65 years of age and over.

Information was also gathered from the Department of Health and Community Services on their programs and services, from Health and Welfare Canada, other federal agencies, and non profit organizations. Many of the statistical tables were produced by the New Brunswick Statistics Agency for the Department of Health and Community Services.

Who are the Elderly and Why are we Studying Them?

In viewing the elderly, it is important that we distinguish between three groups of elderly: the (65-74), the (75-84) and the (over 85). A fourth category can be added as those who live to be 100 or beyond. Each group mentioned above may have different health needs, different life styles and life expectancies from the other. The demographics illustrated in tables and analyses reflect these differences.

Another group which is included for comparison purposes is the pre-elderly, aged 60 to 64. This group needs to be studied for purposes of population projections, urban planning, social and health characteristics and life styles.

The elderly command attention in New Brunswick, across Canada, and in the Western World because they are the fastest growing group. The percentage of elderly in the 75-84 and 85 and over groups is expected to increase more rapidly than in the 65-75 age group. For example, they are expected to increase from 37 percent in 1976 to over 44 percent by 2001 and over 50 percent by 2041.[6]

An example of an important demographic trend is the sex difference in life expectancy. Females continue to enjoy greater longevity than males and as the statistical data indicates, continue to form a higher proportion of the elderly population. Females are more likely to have less income than males as they grow older and are widowed. As a result they have less options in the purchasing of goods and services.

Since the mid-1970's the key demographic consideration has been the aging of Canada's population. This phenomenon has seen the proportion of elderly increase as the proportion of young people decline. This trend is expected to continue gradually but steadily into the 2030's. The rate of growth, spacial-distribution, and population flow affect the level and types of services required now and in the future.

1. SOCIO-DEMOGRAPHIC FACTORS - CANADA AND NEW BRUNSWICK

According to information from the United Nations, the number of the world's elderly will escalate from 214 million (1950) to 1.12 billion in 2025. This is when the world's elderly will equal the entire population of the Western hemisphere.[7]

According to Susan Steinberg, the writer of a report entitled "Canadian Elderly: Demographical Data, Health Care and Drug Use", ..."a country is considered to be an "old" society if more than 7% of its population is over 65, and a "young' society if less than 4% of its population is over age 65. Only a hundred years ago, Canada was considered a "young" society. However, a combination of factors (e.g. decreasing death rates, increased life expectancy and declining birth rates) have rapidly transformed Canada to an "old" society".[8]

In Canada, the rate of increase of the elderly population has outpaced the rate of increase of the other "broad age groups" - namely children (0-14 years) and adults (15-64 years). The proportion of elderly aged 65 and over in the Canadian population rose gradually from 5% in 1901 to 9.7% in 1981 and was projected to reach 10.8% in 1986. The recently released 1986 population from the Census data indicated that the proportion of elderly 65 and over in the total New Brunswick population was 11.1% and in the Canadian population was 10.7%.[9]

The rate of the 65+ population is expected to increase from 11.9% by the year 2001 to 13.3% by 2011. By the year 2011, the members of the baby boom generation will begin to reach age 65 and the percentage of the elderly will then jump to 17.6% in 2021 and 22.2% in 2031. In Canada, therefore, the number of persons 65 years of age and over is projected to rise from 2 million (1976) to about 6.4 million in 2031.[10]

Another important prediction is that the ratio of persons age 65 and over to those between ages 18 and 64 (that is those, in the work force) will increase from approximately one in 7 at present to 1 in 3 by 2031.[11] The <u>elderly dependency ratio</u> (the number of persons 65+ supported by each 100 persons aged 18-64) will more than double between 1981 and 2031 from 14.8 to 36.4. During the same period, the <u>youth dependency ratio</u> (0-17 year group) will fall from 44.2 to 27.5 in large part as a result of existing and projected low birth rates. These projections are based on the assumption that the fertility rate will decline from 1.84 in 1975 to 1.5 in 1985, and then stay consistent.[12]

If the fertility rate proves to be higher than 1.5, the elderly dependency ratio will be lower during the critical period between approximately 2011 and 2031. As the number of elderly Canadians increases, the costs of providing them with pensions, health care, community services, housing and transportation will also increase.

The Department of National Health and Welfare, in a background paper to the brief presented to the Special Senate Committee on Retirement Age Policies entitled Retirement Age, stated in 1979 that the costs of the Federal Old Age Security Programs (composed of the Old Age Security, the Guaranteed Income Supplement and the Spouses's Allowance) grew 3 1/2 times between 1968 and 1978. The costs now constitute more than 10% of total federal government expenditures.[13] Moreover, it has been estimated that "public expenditures per capita are roughly three times as great for the old as for the young".[14] In its report entitled One in Three: Pensions for Canadians to 2030, the Economic Council of Canada (ECC) predicts that this divergence will increase because:

1. Health care costs are much higher for the elderly;

2. There is considerable support for enhancing their income security as well as such services as education; and

3. The political clout of the elderly is growing.

As the proportion of elderly Canadians in the population expands, elderly dependents will be supported by the tax dollars of a work force whose relative size will decline.[15]

These demographic projections suggest that future planning is necessary to avoid conflicts between making choices of spending on the elderly or youth, because of the rising costs of providing education, health care, housing and income security programs. Some argue that this conflict is exaggerated because the falling costs of providing support to young dependents will offset the increase in public expenditures on the elderly (that is, fewer children are being born and therefore dollars can be diverted to the care of the elderly). The flaw in this argument is that government has less access to tax dollars because of a possible declining workforce which may be offset by increasing immigration quotas.

The writer G. Ridler,[16] in an article entitled "Some Economic Implications of the Projected Age Structure in Canada", predicts that, until at least 2021, the proportion of G.N.P. needed to support both the young and elderly dependents will actually decline. The problem may be further lessened, he argued, by such developments as the abolition of mandatory retirement at age 65, rising labour force participation rates and greater net immigration.

2 NEW BRUNSWICK'S OLDER POPULATION

2.1 New Brunswick's Older Population in a National Perspective

In 1981, 70,555 of New Brunswick's elderly were aged 65 and over. Of those 14,165 were aged 80 and over. The elderly represented 10.1% of the total population in New Brunswick. When comparing the percentage of elderly in the 65+ population in New Brunswick to those in the other provinces, New Brunswick ranked sixth in 1981 (10.1%) and in 1986 (11.1%).

Statistics Canada's population figures for 1986 show that the proportion of the aged population to total population has risen significantly. For example the proportion of aged persons to the total population in New Brunswick at 11.1% was higher than the Canadian average of 10.7% in 1986 (Table II). This means that the proportion of elderly aged 65 and over to total population is even higher than was expected. The 1986 estimate for New Brunswick was 10.8% but actual figures show that the proportion of elderly to total population in New Brunswick is 11.1%. (This excludes data for incompletely enumerated Indian reserves).

Table I (A)

Number of persons aged 65 and over in New Brunswick compared to other provinces and Canada as a whole, 1981 and 1986 (1981 and 1986 Census Data)

Provinces/Territories	65+ 1981	65+ 1986	Total Population 1986
New Brunswick	70,555	78,740	709,440
Ontario	868,190	992,700	9,101,690
Quebec	569,380	650,640	6,532,460
British Columbia	298,175	349,485	2,883,365
Alberta	163,395	191,330	2,365,825
Manitoba	121,820	133,885	1,063,015
Saskatchewan	116,170	128,605	1,009,615
Nova Scotia	92,555	103,845	873,175
Newfoundland	43,780	49,950	568,350
Prince Edward Island	14,895	16,085	126,645
Northwest Territories	1,320	1,475	52,240
Yukon	735	860	23,505
Canada	2,360,975	2,697,575	25,309,330

National Average 65+ = 10.7%

Table I (B)

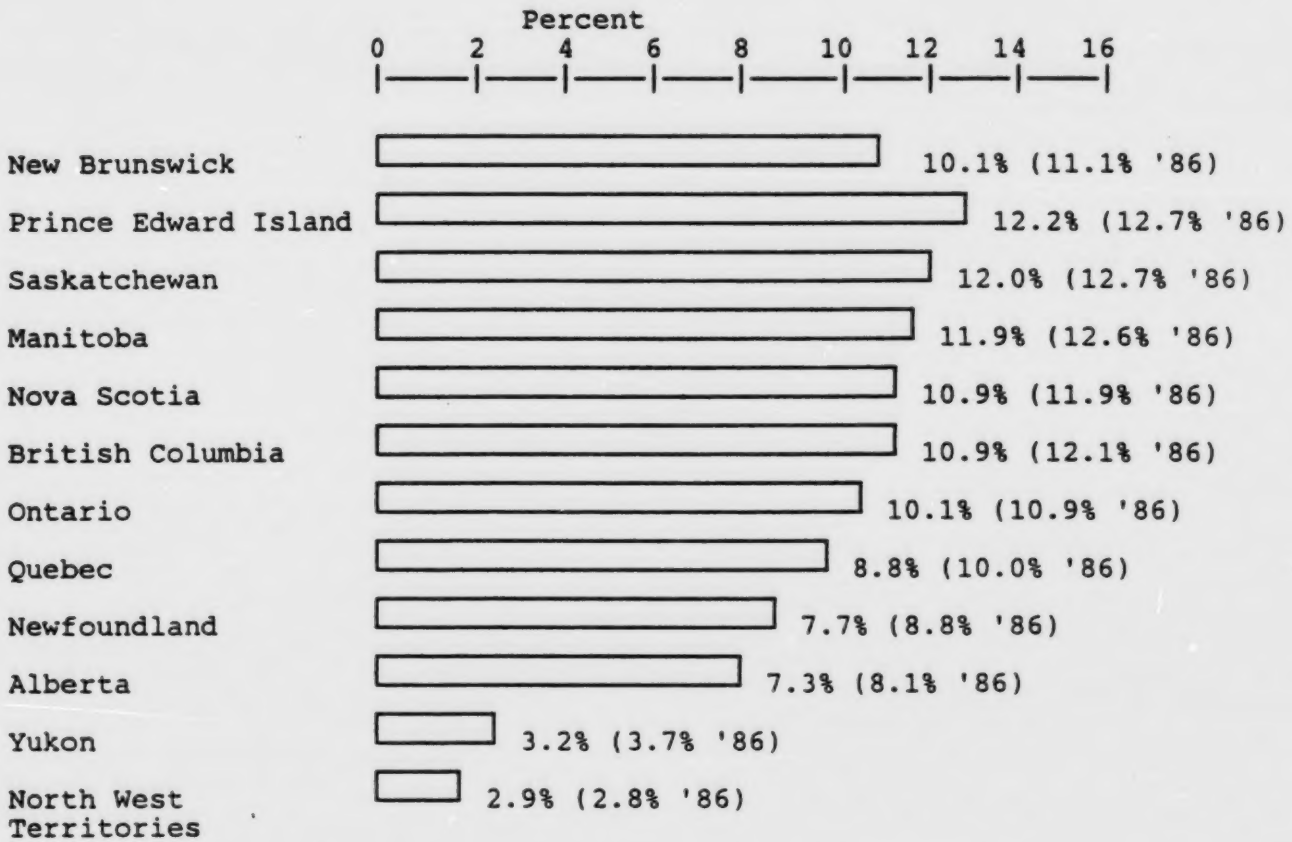
Population of Canada, Provinces and Territories, 1986 Postcensal Estimates and 1986 Census Final Counts.

	1986 Postcensal Estimate	1986 Census Final Count	Difference	% Difference
Canada	25,591,100	25,354,064(1)	237,036	0.9
New Brunswick	721,100	710,422(1)	10,678	1.5
Nova Scotia	883,800	873,199(1)	10,601	1.2
Newfoundland	580,200	568,349	11,851	2.0
Prince Edward Island	128,100	126,646	1,454	1.1
Quebec	6,627,200	6,540,276(1)	86,924	1.3
Ontario	9,181,900	9,113,515(1)	68,385	0.8
Manitoba	1,078,600	1,071,232(1)	8,368	0.8
Saskatchewan	1,021,000	1,010,198(1)	10,802	1.1
Alberta	2,389,500	2,375,278(1)	14,222	0.6
British Columbia	2,905,900	2,889,207	16,693	0.6
Yukon	22,900	23,504	-604	-2.6
Northwest Territories	50,900	52,238	-1,338	-2.6

(1) Contains one or more incompletely enumerated Indian Reserves.

Table II

Percent of Total Population aged 65 and over in New Brunswick compared to other Provinces and Canada as a whole, 1981 and 1986.



Source: Statistics Canada Population Age, Sex and Marital Status 1981, Census of Canada, Ottawa: Minister of Supply and Services, September 1982 CS92-901 Table 1, P1-1 to 1-4.

Source: N.B. Statistics Agency, from 1986 Census Data.

2.2 Population Trends for 65+ in New Brunswick, 1976-2001

Statistics Canada's population trends indicate that by 1991, the 65+ population will be 82,000 or 11.2% of the total population. This is a rise from 10% in 1976; 10.1% in 1981; and 10.6% in 1986 (Table III).

However, the 1986 Census count taken by Statistics Canada showed that the proportion of elderly in New Brunswick was higher than expected and was, in fact ,11.1%. The 65+ population is therefore growing relative to the whole population. By 2001, it is expected to grow to between 13.6% and 13.7% for New Brunswick and 12% for Canada as a whole.[17] If the trend in New Brunswick closely follows that of Canada, it is predicted that, by 2021, the 65+ population in Canada (and New Brunswick) will comprise between 14% and 17% of the total population.[18]

The 1981 Census data indicates that, in 1976, the total population for all ages was 677,250 and in 1981, 696,405. In 1981, females were greater in number than males; 350,400 and 346,000 respectively. Table IV shows the size of two age groups (65-74 and 75+) as a percentage of the total population. Table V (A) shows male and female populations for both 1976 and 1981 in six age cohorts: 65-69; 70-74; 75-79, 80-84; 85-89 and 90+. In Table V (B), 5 age cohorts are used and these include the 60-64 group. Females outnumber males in each category and represent a larger proportion of 65+ population.

In each of the age cohorts, females out number males in 1976, 1981 and 1986. The estimate for 1991 is 37,000 males compared to 49,000 females.[19] Females make up a larger proportion than males of the population 65 years of age and above in New Brunswick, Canada and other provinces such as Manitoba. Table V (D) shows that the proportion of females in each 5-year age group past 65 years increases progressively.

Population by age for the elderly for 1986 maintained basically the same trends as shown in the 1981 Census data. However, the proportion of females in nearly all categories increased. Females comprised a slightly smaller proportion of most of the 5-year elderly age groups for New Brunswick than Canada.

2.3 Future Trends

The proportion of the elderly in the total New Brunswick population is expected to continue to increase. The 1986 preliminary estimates were 10.8% but this was revealed to be 11.1% after 1986 Census Count. By the year 2001, the proportion of the elderly in the total New Brunswick population is expected to be 13.7%. This has important implications for the demand and provision of health, social benefits, and community services to the elderly segment of the population.

Table III (A)

Statistics Canada's population trends for 65+ in New Brunswick 1976-1991.

Year	Population 65+	% of Total Population
1976	61,065	10.0%
1981	70,500	10.1%
1986	76,000	10.6%
1991	82,000	11.2%

Table III (B)

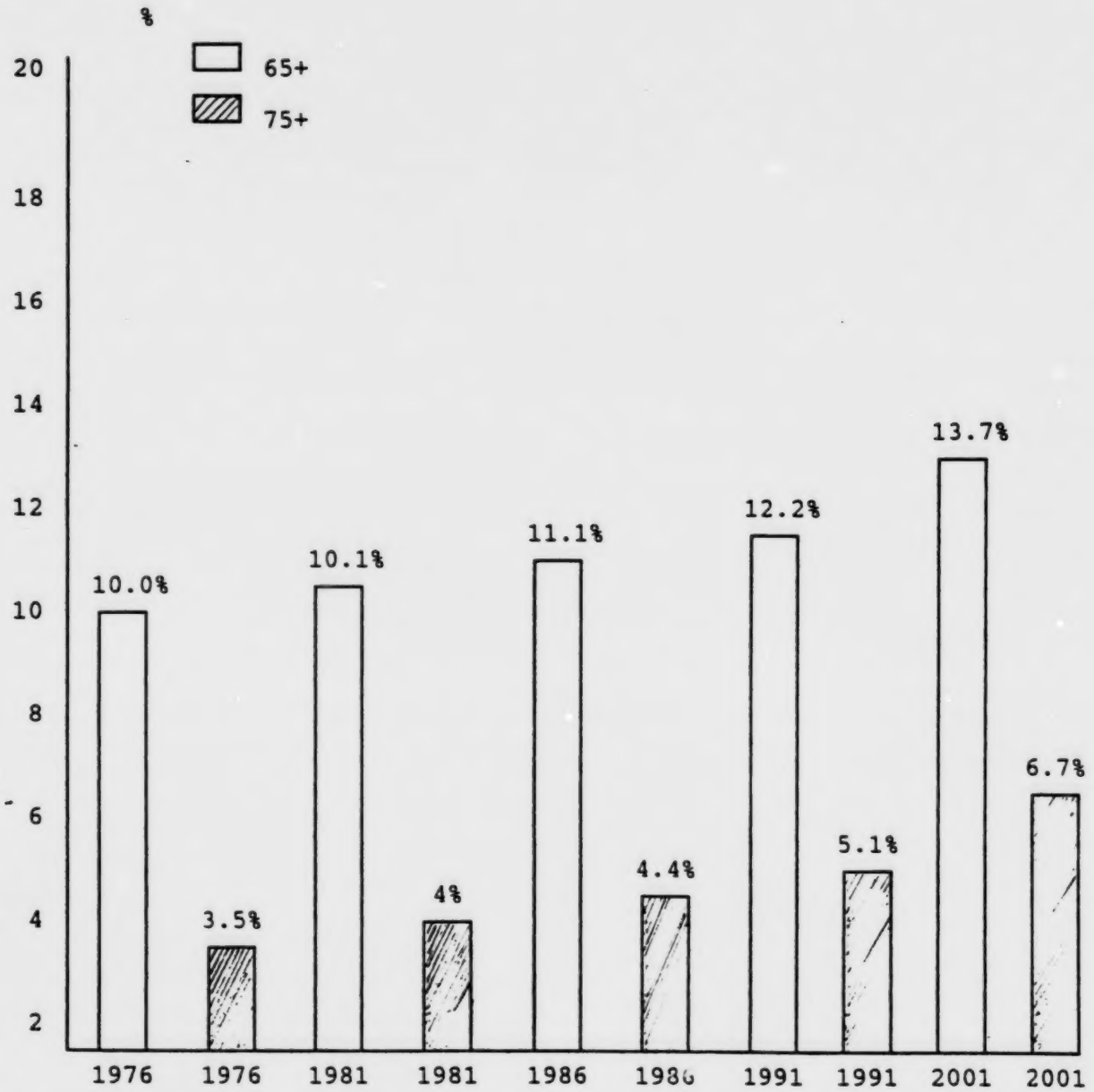
New Brunswick Statistics Agency Population Trends for 65+ in New Brunswick 1986-2001.

Year	Population 65+	% of Total Population
1986	78,800(1)	11.1%
1991	87,900	12.2%
1996	94,900	13.0%
2001	102,100	13.7%

Source: (1) N.B. Statistics Agency estimates (1986 Census Count) Statistics Canada.

Table III (C)

Percentage of Total Population in Selected Age Groups for New Brunswick Over Time.



N.B. 1986 Postcensal estimates were higher than the 1986 Census Final Count. Therefore, the total population for New Brunswick was lowered from 721,100 to 710,422. This means projections for proportion of elderly to total population were in fact above 10.6% for 1986.

Table IV

Size of the 65+ Population in New Brunswick as a Percentage of the Total Population (Population in 000's).

Age	1976	%	1981	%	2001	%
65-74	37.2	61	43.7	62	52.3	51
75+	23.8	39	27.0	38	49.8	49
Total 65+	61.0	100%	70.7	100%	102.1%	100%

Source: 1981 Census and projection by Planning and Evaluation Division, January 1984.

Table V (A)

Census Population by Five Year Groups and Sex for New Brunswick, 1976 and 1981.

Age Groups	Male 1976	Female 1976	Male 1981	Female 1981
65-69	10,570	11,115	11,810	12,900
70-74	7,100	8,440	8,735	10,250
75-79	4,725	6,470	5,390	7,300
80-84	2,975	4,250	2,990	4,870
85-89	1,415	2,265	1,490	2,780
90+	600	1,155	665	1,370
Total 65+	27,385	33,695	31,080	39,470
% of Total 65+ Population	45%	55%	44%	56%

Total M/F 65+ (1976) 61,080 Total M/F 65+ (1981) 70,550

Source: Statistics Canada, Population Age, Sex and Marital Status, 1981 Census of Canada, Ottawa Minister of Supply and Services, September 1982 Catalogue 92-901.

Table V (B)

Census Population by Five Year Groups and Sex for New Brunswick, 1986[1].

Age Groups	Male 1986	Female 1986
60-64	14,180	15,735
65-69	11,985	14,025
70-74	9,715	11,735
75-84	9,835	14,350
85+	2,170	4,920
Total 65+	33,705	45,030
% of Total 65+ Population	43%	57%

Total Male/Female (1986) 65+ 78,740

Source: N.B. Statistics Agency

(1) Excludes data for incompletely enumerated Indian Reserves.

Table V (C)

Census Population by Five Year Groups and Sex for Canada, 1986(1) and Female Proportion of Population by Age Groups and Sex.

Age Groups	Male 1986 Canada	Female 1986 Canada	Female Proportion of Population %
60-64	530,460	594,665	52.9%
65-69	414,545	497,220	54.5%
70-74	324,330	413,990	56.1%
75-84	325,265	494,465	60.3%
85+	69,200	158,565	69.6%
Total 65+	1,133,335	1,564,235	
Total Male/Female	2,697,575		
% of Total 65+ Population	42% Male	58% Feamle	

Source: N.B. Statistics Agency (1986 Census).

(1) Excludes data from incompletely enumerated Indian Reserves.

Table V (D)

Female Proportion of Population, by Age Groups, Canada and New Brunswick, 1981 and 1986.(1)

Years of Age	Canada		New Brunswick	
	1981	1986	1981	1986
	%		%	
60+	55.9	56.4	54.9	55.6
65+	57.2	57.9	55.9	56.8
60-64	52.8	52.9	52.3	52.7
65-69	53.7	54.3	52.2	53.5
70-74	55.6	56.0	53.7	54.0
75-79	58.3	58.8	57.5	57.5
80-84	63.0	62.6	62.0	61.5
85-89	66.4	68.0	65.1	66.7
90+	68.8	72.9	67.5	73.1

(1) Excludes data for incompletely enumerated Indian Reserves.

Source: Statistical Tables Prepared by N.B. Statistics Agency for Department of Health and Community Services in "Profile of Elderly in N.B., March 1987, pg. 9.

3. URBAN-RURAL DIFFERENCES

3.1 Urban-Rural Distribution of the Elderly Population

The 1981 Census of Canada defined the urban population as those "persons living in an area having a population concentration of 1,000 or more and a population density of 400 or more per square kilometre". Rural dwellers were defined as "persons living outside the previously defined urban areas".[19] Data published on the urban-rural distributions of the population of New Brunswick and Canada shows marked differences.

According to the 1981 Census, the proportion of the total population defined as "urban" living in New Brunswick was 50.7%, thereby making the proportion of rural dwellers 49.3%. The proportion of the population 65 years of age and over who were classified as urban dwellers was 55.9% (Tables VI and VII).

The comparable urban elderly population distribution for Canada was 78.1%. The New Brunswick elderly population is, therefore, more evenly distributed between urban and rural dwellers than for Canada as a whole. As the elderly reach the age of 65 and over, there is a tendency for them to move to urban areas. Table VI shows a direct relationship between increasing age and urban distributions rather than rural dwelling. The statistics on the two age cohorts given in Table VIII show that more of the elderly in the 65+ than in the 60-64 age grouping live in the area of highest population concentration (the 30,000 to 99,999 persons regions).

Statistics Canada breaks down its rural population into the categories of farm dwellers and non-farm dwellers. Rural farm dwellers were defined, by the 1981 Census, as "all persons living in rural areas who are members of the households of farm operators living on their farms for any length of time during the 12 month period prior to the Census".[20]

According to Statistics Canada, in 1981, elderly rural farm dwellers represented only 3% of the elderly population of New Brunswick. Non-farm rural dwellers comprised 42.7% of the total elderly population and 96.9% of the elderly rural population. The largest concentrations of the non-farm dwellers (36%) were in the 65 to 69 years age group.

When the male-female distributions are considered, the elderly urban population shows 60% females and the rural 50.3% females, compared to 55.9% female for the total elderly population.

The distribution of the elderly population by census division (county in New Brunswick) in 1981 reveals that the counties of highest total population contain the highest numbers of elderly persons. Westmorland County has the largest population in the Province with 15% of total population and 17.4% of the total number of elderly persons. Saint John County has the second largest number of the elderly, with York County third. Sunbury County reports the lowest number of elderly persons. These same trends continue in 1986; Tables VII (A) and (B).

Table VI

Urban-Rural Distribution of the Elderly Population, Canada, New Brunswick, 1981.

Years of Age	Canada		New Brunswick	
	Urban	Rural	Urban	Rural
	%		%	
Total Population	75.7	24.3	50.7	49.3
60	77.4	22.6	55.4	44.6
65+	78.1	21.9	55.9	44.1
60-64	75.9	24.1	54.2	45.8
65-69	76.2	23.8	53.7	46.3
70-74	77.7	22.3	55.0	45.0
75-79	79.1	20.9	56.2	43.8
80-84	80.5	19.5	59.4	40.6
85-89	81.6	18.4	62.0	38.0
90+	82.7	17.3	63.9	36.1

Table VII (A)

Distribution of Population of the Elderly, by Census Division, New Brunswick, 1981.

	Total Census Division Population	Population 60-64 Year	Population 65 Years and Over	% of Census Division Population	% of Total Elderly Population in Province
New Brunswick	696,400	28,125	75,555	%	%
County					
Albert	23,630	780	1,680	7.1	2.4
Carleton	24,660	1,150	3,120	12.7	4.4
Charlotte	26,570	1,300	3,865	14.5	5.5
Gloucester	86,155	2,840	7,000	8.1	9.9
Kent	30,800	1,230	3,275	10.6	4.6
Kings	51,115	1,845	4,580	9.0	6.5
Madawaska	36,430	1,360	3,330	9.1	4.7
Northumberland	54,130	2,075	5,075	9.4	7.2
Queens	12,485	660	1,770	1.4	2.5
Restigouche	40,595	1,510	3,815	9.4	5.4
Saint John	86,150	4,020	10,285	11.9	14.6
Sunbury	21,010	490	1,095	5.2	1.6
Victoria	20,815	955	2,235	10.7	3.2
Westmorland	107,640	4,810	12,295	11.4	17.4
York	74,215	3,100	7,150	9.6	10.1

Some differences in the distribution of the elderly within the counties are also noted. Comparing data on municipalities to county data, wide divergences in the proportions of the elderly are evident in some cases (see Table VIII).

Table VII (B)

Distribution of Population of the Elderly, by Census Division, New Brunswick, 1986.

Census Division	Total Census Division Population (1986)
Albert	24,832
Carleton	25,429
Charlotte	26,525
Gloucester	87,473
Kent	31,496
Kings	56,598
Madawaska	36,662
Northumberland	52,981(1)
Queens	12,487
Restigouche	39,921
Saint John	82,460
Sunbury	22,894
Victoria	21,504
Westmorland	110,969
York	77,211(1)
New Brunswick	709,442(1)

(1) Excludes data for incompletely enumerated Indian Reserves.

Source: N.B. Statistics Agency (1986 Census).

Table VIII

Distribution of Elderly Population in Census Divisions and Selected Municipalities, New Brunswick, 1981 and in Total Population in 1986.

Census Divisions Selected Municipalities	Total Pop. 1981	1986[1]	Years of Age 60-64	Years of Age 65+	65+ as a % of Tot. Pop. %
Albert County	23,635	24,832	785	1,675	7.1
Riverview, T	14,905	15,638	370	635	4.3
Rest of County	8,730		415	1,040	11.9
Carleton County	24,655	25,429	1,150	3,115	12.6
Hartland, T	845	917	55	170	20.1
Woodstock, T	4,650	4,549	240	647	13.9
Rest of County	19,160		855	2,298	12.0
Charlotte County	26,570	26,525	1,300	3,855	14.5
Saint Andrews, T	1,760	1,612	115	415	23.6
Saint George, T	1,160	1,305	50	165	14.2
Saint Stephen, T	5,120	5,032	275	990	19.3
Rest of County	18,530		860	2,285	12.3
Gloucester County	86,155	87,473	2,840	6,995	8.1
Bathurst, C	15,705	14,683	605	1,460	9.3
Caraquet, T	4,315	4,493	160	480	11.1
Shippagan, T	2,745	2,801	85	275	11.1
Tracadie, T	2,450	2,444	70	30	12.2
Rest of County	61,210		1,920	4,750	7.8
Kent County	30,800	31,496	1,235	3,280	10.6
Buctouche, VL	2,475	2,420	80	280	11.3
Rest of County	28,325		1,155	3,000	10.6
Kings County	51,115	56,598	1,845	4,585	9.0
Quispamsis, VL	6,025	7,185	135	195	3.2
Rothesay, T	1,765	1,605	60	155	8.8
Sussex, T	3,970	4,114	220	730	18.4
Rest of County	39,355		1,430	3,505	8.9
Madawaska County	36,430	36,662	1,360	3,330	9.1
Edmundston, C	12,040	11,497	545	1,345	11.2
Saint Leonards, T	1,565	1,512	55	230	14.7
Rest of County	22,825		760	1,755	7.7
Northumberland County	54,135	52,981[1]	2,075	5,070	9.4
Chatham, T	6,780	6,219	260	780	11.5
Newcastle, T	6,285	5,804	280	635	10.1
Rest of County	41,070		1,535	3,655	8.9

Table IX

Distribution of Elderly Population in Census Divisions and Selected Municipalities, New Brunswick, 1981 and in Total Population for 1986.

Census Divisions Selected Municipalities	Total Pop. 1981	1986[1]	Years of Age 60-64	Years of Age 65+	65+ as a % of Total Pop. %
Queens County	12,485	12,487	660	1,770	14.2
Minto, VL	3,400	3,197	190	405	11.9
Rest of County	9,085		470	1,365	15.0
Restigouche County	40,595	39,921	1,505	3,830	9.4
Campbellton, C.	9,820	9,073	440	1,275	13.0
Dalhousie, T	4,955	5,363	210	630	12.7
Rest of County	25,820		855	1,925	7.5
Saint John County	86,150	82,460	4,020	10,285	11.9
Saint John, C	80,520	76,381	3,860	9,865	12.3
Rest of County	5,630		160	420	7.5
Sunbury County	21,010	22,894	495	1,095	5.2
Fredericton Junction, VL	710	705	25	115	16.2
Oromocto, T	9,065	9,656	105	160	1.8
Rest of County	11,235		365	820	7.3
Victoria County	20,815	21,504	955	2,230	10.7
Grand Falls, T	6,205	6,209	245	665	10.7
Perth-Andover, VL	1,875	1,889	125	315	16.8
Westmorland County	107,640	110,969	4,810	12,300	11.4
Dieppe, T	8,510	9,084	330	640	7.5
Moncton, C	54,745	55,468	2,570	6,740	12.3
Sackville, T	5,655	5,470	290	810	14.3
Shediac, T	4,285	4,370	195	760	17.7
Rest of County	34,445		1,425	3,350	9.7
York County	74,215	77,211[1]	3,100	7,150	9.6
Fredericton, C	43,720	44,352	1,970	4,425	10.1
McAdam, VL	1,855	1,658	140	305	16.4
Nackawic, T	1,360	1,288	25	5	3.7
Rest of County	27,280		965	2,415	8.9
Census Metropolitan Areas					
Saint John	114,050	121,265	4,835	11,920	10.5
Fredericton	64,440	65,768	2,560	5,685	8.8
Moncton	98,355	102,084	4,000	9,705	9.9

(Tables VIII and IX)

(1) Excludes data for incompletely enumerated Indian Reserves.

Soure: N.B. Statistics Agency (1986 - Breakdown by age not yet available).

4. MARITAL STATUS OF THE ELDERLY

The 1981 Census defines four basic types of marital status: "single" persons are those who never married or whose marriage was annulled; "married" persons are those whose husband or wife is living unless the couple is separated or a divorce has been obtained, and those persons living common-law; "widowed" persons are those who have lost their spouse through death and who have not remarried; and "divorced" persons are those who have obtained a legal divorce and who have not remarried.[21] In the data shown in this report, separated persons are included in the "married" category.

Of New Brunswick's population aged 65 years and over, 55.6% reported that they were married (1981 Census data). The rates for the 65+ who were single, widowed and divorced were 10.2%, 33.2% and 1.1% respectively. The Canadian figures were similar to those for New Brunswick. (Table X)

Table XI (A) shows the distribution of the elderly population by marital status and age group in 9 age cohorts. An analysis of the data reveals that the proportion of married persons is largest in the age cohorts of 65-69, 70-74 and 75-79 years, while declining in proportion with each succeeding age group. The proportion of married persons drops off considerably at the 80-84 age group but still remains significantly higher than those for single women. The most significant statistics relate to the elderly whose chances of becoming widowed rise rapidly at the age of 80 and beyond. Table XI (B) contains recent Census data and reveals similar trends; namely, that the majority of elderly 65 years of age and over are married.

The data for the female elderly who are sixty-five years of age and over is even more significant. In New Brunswick in 1981, 81.1% of widowed elderly over the age of 65 were female compared to 18.9% who were male. This trend is noted nationally as well, although the statistics for Canada are slightly higher than those for New Brunswick. The 1961 and 1971 Census data for New Brunswick supports the same trend as the 1981 Census but at lower proportions. (Table XII and XIII (A). The 1986 Census data also reveals a significantly larger proportion of female elderly, aged 65 and over, who are widowed compared to males in the same age group (Table XIII (B).

Table X

Distribution of the Elderly 65+ Population, by Marital Status, Canada and New Brunswick, 1981.

Marital Status	Canada %	New Brunswick %
Single	9.1	10.2
Married	55.2	55.6
Widowed	34.1	33.2
Divorced	1.6	1.1

Table XI (A)

Distribution of the Elderly Population by Marital Status and Age Group, New Brunswick, 1981.

Years of Age	Single %	Married %	Widowed %	Divorced %
60+	9.6	61.6	27.5	1.3
65+	10.2	55.6	33.2	1.1
60-64	8.3	76.9	13.0	1.9
65-69	8.9	70.2	19.3	1.6
70-74	10.2	60.7	28.1	1.1
75-79	11.7	48.7	38.9	0.8
80-84	11.7	35.2	52.5	0.6
85-89	10.1	25.4	64.3	0.4
90+	9.9	14.8	75.4	0.2

Table XI (B)

Number of the Elderly 65+ Population, by Marital Status, Canada and New Brunswick, 1986(1).

Marital Status	Canada	New Brunswick
Single	220,365	7,160
Married	1,511,005	44,300
Widowed	907,290	26,140
Divorced	58,920	1,130
Total	2,697,575	78,735

(1) Excludes data for incompletely enumerated Indian Reserves.

Source: N.B. Statistics Agency, 1987.

Table XII

Distribution of Widowed Elderly Population, by Age Group and Sex, Canada and New Brunswick, 1981.

Years of Age	Canada		New Brunswick	
	Male %	Female %	Male %	Female %
60+	17.4	82.6	18.5	81.5
65+	17.7	82.3	18.9	81.1
60-64	15.1	84.9	15.9	84.1
65-69	15.5	84.5	15.7	84.3
70-74	16.4	83.6	18.2	81.8
75-79	17.7	82.3	18.5	81.6
80-84	18.7	81.2	20.2	79.8
85-89	20.6	79.4	21.1	78.9
90+	22.9	77.1	24.5	75.2

Table XIII (A)

Distribution of Widowed Elderly Population, by Age Group and Sex, New Brunswick 1961, 1971 and 1981.

Years of Age	1961		1971		1981	
	Males %	Females %	Males %	Females %	Males %	Female %
60+	27.6	72.4	22.2	77.7	18.5	81.5
65+	28.6	71.4	22.9	77.1	18.9	81.1
60-64	21.8	78.2	17.7	81.0	15.9	84.1
65-69	24.7	75.3	18.9	81.1	15.7	84.3
70-74	25.8	74.2	20.8	79.3	18.2	81.8
75-79	29.1	70.9	22.1	77.9	18.5	81.6
80-84	32.5	67.5	25.6	74.3	20.2	79.8
85-89	34.3	65.7	29.0	71.0	21.1	78.9
90+	34.4	65.6	28.4	72.1	24.5	75.2

Table XIII (B)

Number of Widowed Elderly Population, by Age Group and Sex, New Brunswick, 1986.

Widowed 65+ N.B.(1)		Widowed 65+ Canada(1)
Male	4,555	153,365
Female	21,590	753,920

(1) Excludes data for incompletely enumerated Indian Reserves.

Source: N.B. Statistics Agency, 1987.

5. ETHNIC DISTRIBUTION OF THE ELDERLY

"Ethnic Origin" is defined as the "ethnic or cultural group to which the respondent or the respondent's ancestors belonged on first coming to this continent".[22]

In 1981, 251,070 persons or 36.4% of the New Brunswick population living in private households classified themselves as being of French origin while 53.5% classified themselves as being of British origin. The national proportions for French and British were lower than those for New Brunswick and were 26.7% and 40.2% respectively (Table XIV).

When the New Brunswick population 65 years of age and above is considered, a lower percentage of people of French origin (31.5%) than those in the Province as a whole (36.4%) is noted. In the 65+ age group, there are slightly more females than males of French origin. The variations are greater for those of British origin with a higher proportion of that elderly population being female. In the 65+ population, 62.3% of the elderly are of British origin. This is well above the average of the total population.

The 1981 distribution of other ethnic groups in the 60-64 and 65+ age groups is noted in Table XV. German origin represents 0.86% of the total population, Dutch, 0.8%, Scandinavian, 0.57% and Jews, 0.26%. Native peoples represent 0.25% of the total elderly population aged 65 and over.

Table XIV

Elderly Population by Selected Ethnic Origin and Sex, Canada and New Brunswick, 1981.

	Pop. 60+	British	French	Pop. 65+	British	French
Canada	3,153,250	1,531,535	747,660	2,184,615	1,078,065	501,585
% of Total Pop.		48.6%	23.7%		49.3%	23.0%
Male	1,441,070	699,010	326,550	954,670	495,020	213,145
Female	1,741,185	862,530	421,110	1,229,950	619,050	288,440
New Brunswick	93,350	57,555	29,870	65,895	41,045	20,725
% of Total Pop.		61.7%	32.0%		62.3%	31.5%
Male	42,585	25,525	14,335	29,605	17,835	9,965
Female	50,755	32,035	15,530	36,285	23,215	10,760

Table XV

Elderly Population by Selected Ethnic Origin, New Brunswick, 1981.

	Total Population	Population 60-64	Population 65+	Population of Total Population 65+ %
Total Population	689,375	27,455	65,895	
Asian Arab	705	55	85	0.13
British	369,125	16,510	41,045	62.29
British & Other	11,170	190	690	1.05
French	251,070	9,145	20,725	31.45
British & French	22,820	460	865	1.31
French & Other	1,910	50	55	0.08
British, French Other	2,100	15	35	0.05
German	6,490	245	565	0.86
Dutch	4,400	255	530	0.80
Native Peoples	4,610	45	165	0.25
Scandinavian	2,345	165	375	0.57
Native Peoples & Other	905	10	10	0.02
Italian	1,145	20	75	0.11
European & Other	1,040	15	55	0.08
Chinese	875	10	55	0.08
Jewish	725	60	170	0.26
Ukrainian	635	30	25	0.04
Indo-Chinese	525	0	10	0.02
Indo-Pakistani	725	0	5	0.01
Polish	425	5	5	0.01
Greek	360	0	30	0.05
Magyar	360	10	40	0.06
Portuguese	315	10	10	0.02
Spanish	255	20	0	0.00
Other Origins	4,340	130	270	0.40

Source: N.B. Statistics Agency.

6. LIVING ARRANGEMENTS FOR THE ELDERLY IN NEW BRUNSWICK

In 1981, 14,25[illegible] or 22% of elderly New Brunswickers, aged 65 and over, lived alone; 10,750 or 75.4% of which were women. Fifty-five percent (55%) or 7,810 were in the 65-74 age group as opposed to 6,445 or 45% in the 75+ age category.

In Canada, 26.4% of the elderly were classified as living alone in 1981, a higher proportion than for New Brunswick. Of these 76.8% were women. The distributions for the age groups 65-74 and 75+ were roughly the same as for New Brunswick.

The 1986 Census data for New Brunswick indicates that, in the 65-74 age cohort, 8,995 elderly lived alone and in the 75 and over group, 8,255 lived alone. The data further reveals that the proportion of the elderly aged 75 and over living alone in Canada increased from 26.4% in 1981 to 30% in 1986. Thirty-eight (38%) lived with a spouse or unmarried children while 12% were living with other relatives.

In 1986, 2.7 million people in Canada were 65 years of age and over. Of these, 91% were living in private households, 9% in nursing homes and institutions and a full 25% lived alone.

According to the 1981 Census, a very large proportion of New Brunswick's elderly (74.8%) owned their dwellings, compared to Canada (63%). Those elderly in the 65-74 age group reported a higher proportion of ownership than those aged 75 and over in New Brunswick and Canada.

Owned dwellings are divided into condominiums and non-condominiums. Only 0.2% of the total number of elderly in New Brunswick live in condominiums. The Canadian percentage was 3.3%. In 1981, elderly New Brunswick males aged 65 and over owned 66.7% of the dwellings owned by the elderly. Males represented only 41.9% of elderly renters. It is evident that more males than females in the 65+ age group are likely to own their own homes.

6.1 Average Homeowner's Gross Rent, Major Payments, Size of Dwelling for 65+ Age Group

The average gross rent for all elderly in the 65-74 age group was $225 in 1981. The average gross rent for males in that same age group was $245 and for females, $208. The average gross rent for the 75+ age group was $215 in 1981 while for males alone it was $243, and for females, $197.

The average owner's major payments for the 65-74 age group was $139. For males the average was $138 and for females, $141. In the 75+ age group, the average owner's major payments for both sexes was $125, while that for males was $121 and for females, $129. The female elderly have less disposable income than males and, as a result may have to find cheaper housing if they rent. (Section 9.2)

The elderly compared favourably to other New Brunswick age groupings in terms of the average number of rooms in their dwellings. In the 65-74 age group, the average number of rooms for both sexes was 5.9 and for the 75+ group, 5.7. In the 65-74 age group, 66% of elderly males did not require major repairs to their dwellings compared to 34% of females. In the 75+ group, 51% of males and 49% of females indicated that no major repairs were needed to their dwellings in 1981.

The average number of persons in the household of the 65-74 age males was 2.5 and the females, 1.6. The average number in the households of the 75+ was 2.2 for males and 1.5 for females. This indicates that more females than males are likely to be alone.

Table XVI

Distribution of the Elderly Population Living Alone, By Sex, Canada and New Brunswick, 1981.

	Persons in Non-Family(1) Households as a % Of Households			Persons Living Alone as a % Of Persons in Private Households(2)			Persons Living Alone as a % Of Persons in Non-Family Households(3)		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Canada									
Total	10.6	9.5	11.7	7.1	5.9	8.2	66.4	61.7	70.3
65+	33.1	18.6	44.5	26.4	14.0	36.2	79.8	75.2	81.3
65-74	28.1	15.9	38.4	22.3	11.8	31.2	79.4	74.1	81.2
75+	42.8	24.4	55.3	34.4	18.8	45.1	80.4	76.8	81.5
New Brunswick									
Total	7.8	6.4	9.1	4.8	3.9	5.8	62.4	60.2	63.9
65+	30.4	17.5	40.9	22.0	12.0	30.2	72.4	68.3	73.8
65-74	25.7	15.0	35.3	18.6	10.3	25.9	72.1	68.6	73.4
75+	38.9	22.8	50.1	28.3	15.4	37.2	72.7	67.8	74.2

Table XVII

Living Arrangements among the Elderly by Age, Canada, Manitoba and New Brunswick.

Age Group 65-74	Canada	Manitoba	New Brunswick
Total Population	1,650,085	79,055	47,465
Population in Private Households(1)	1,592,370	76,460	45,945
Family Persons(2)	1,087,010	51,990	32,025
Non-Family Persons(3)	505,360	24,470	13,920
Living with Relatives	107,475	3,935	3,745
Living Alone	363,230	19,375	8,995

Age Group 75+ Population	Canada	Manitoba	New Brunswick
Total Population	1,047,490	54,830	31,275
Population in Private Households	864,330	45,930	26,625
Family Persons	401,655	21,205	12,600
Non-Family Persons	462,655	24,725	14,025
Living with Relatives	122,250	4,165	4,810
Living Alone	316,940	19,845	8,255

Source: Statistics Canada, The Daily, July 9, 1987.
Catalogue 11-001 Statistics Canada Daily, Page 13.

(1) "Private household" refers "to a person or group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada". (Statistics Canada definition).

(2) "Census family" refers to " a husband and wife, with or without children, or a lone parent of any marital status, with one or more children who have never married, regardless of age, living in the same dwelling". Common-law types or arrangements are considered as "married" and are classed as a "Census family".

(3) "Non-family persons" refers to household members who do not belong to a Census family; a person living alone is always a "non-family person".

Table XVIII

Tenure of Dwellings of the Elderly in Canada and New Brunswick, 1981,

	Owned	% of Total Private Households %	Rented	% of Total Private Households %
Canada				
Total	5,141,930	62.1	3,139,605	37.9
65-74 Years	600,560	66.1	308,250	33.9
75+	277,980	57.1	208,585	42.9
Total 65+ Years	878,540	63.0	516,835	37.0
New Brunswick				
Total	157,680	73.4	57,240	26.6
65-74 Years	20,835	77.6	6,005	22.4
75+	10,090	69.4	4,440	30.6
Total 65+ Years	30,925	74.8	10,445	25.3

Table XIX

Tenure of Dwellings of the Elderly in Canada, New Brunswick, 1986.

	Canada[1]	New Brunswick[1]
All Household Maintainers		
Total Occupied Private Dwellings	8,991,670	231,680
Owned	5,580,880	171,815
Rented	3,368,485	58,990
On Reserve[2]	42,310	875
Household Maintainers 65+		
Total Occupied Dwellings	1,620,690	47,175
Owned	1,037,325	35,585
Rented	576,720	11,495
On Reserve[2]	6,645	95

(1) Excludes data from incompletely enumerated Indian reserves.

(2) For historical and statutory reasons, shelter occupancy on reserves does not lend itself to the usual classification by standard tenure categories.

Source: N.B. Statistics Agency

7. MOBILITY STATUS DISTRIBUTIONS

In the 65+ population in New Brunswick in 1981, 24,460 males (46%) and 29,110 females (54%) were non-movers, i.e. resided in the same residence. Of the total 4,705 male and female movers (those residing in a different residence), 2,945 (63%) moved within the same province (1,315 male and 1,625 female); 1,345 (28%) moved from a different province (565 male and 780 female); and 420 (9%) moved from outside Canada (175 male and 250 female).

It is evident that in the 65+ population in New Brunswick, there is greater mobility within the province than out of province.

There is also more movement among females than males.

8. FORMAL EDUCATION

In 1981, the 65+ population in New Brunswick had 36,470 males and females with less than a grade 9 education. These included 19,435 males and 19,500 females. Although 15,540 had an elementary and secondary education, 12,110 did not graduate from secondary school. Trade certificates or diplomas were held by 1,245 of the 15,540. Another 6,460 had non-university courses, certificates and diplomas.

It was reported that 4,955 had some university education which included courses, certificates, diploma degrees or post graduate degrees. Bachelors' degrees or higher were held by 1,040 males and 615 females.

In New Brunswick, in 1981, 59% of the elderly aged 65 and over had less than a grade 9 education and 3% graduated from secondary school (census data 1981). In the 65+ population, in that year, more females than males completed secondary school, and, overall, were more educated than men. However, more males obtained trade certificates and bachelors', or higher degrees than women. Table XV indicates that the 35-44 age group in New Brunswick is more educated in the four categories listed than the 65+ population.

Table XX

Percentage Distribution of Level of Education Attained for 65+ population compared to 35-44 Population by Sex.

Level of Education	35-44			65+		
	%Total	M	F	% Total	M	F
Less than Grade 9	24.2	26.2	22.1	59.1	65.7	53.7
Elementary Secondary	37.5	34.1	41.3	23.6	20.8	25.9
Other Non-University	22.2	21.3	23.0	9.8	6.2	12.7
University	16.1	18.4	13.6	7.5	7.3	7.7

Source: Statistics Canada, 1981 Census Data.

9. EMPLOYMENT AND INCOME

9.1 Employment and Participation Rate of Elderly in Labour Force

The participation rate for males and females aged 60-64 in the labour force in 1981 was 40.5% compared to 8.5% for those aged 65 and over. There is a dramatic decrease in the participation rates of those aged 65 and over because of retirement.

The participation rate for males aged 60-64 was 60.1% compared to 22.9% for females. Single (never married) women in the 60-64 and 65+ age group had the highest participation rate (52.5% and 14.9% respectively) compared to two other groups, namely the widowed and divorced and the married (including separated). The widowed and divorced group had the second largest participation rate of 30.2% and 4.3% in the 60-64 and 65+ age groups respectively.

Single women in 60-64 age group had an employment participation rate of 52.5% compared to 39.8% for men. In the 65+ group the rate was 14.9% compared to 12.5% for men. In the 60-64 age group, 10,170 males and females were employed in 1981. In the same year 5,295 persons 65 year olds and older were employed. Of the 10,170 in the 60-64 age group, 70% were males and 30% were females. Females represented 31% of the 5,295 employed in the 65+ group.

More males than females were employed prior to age 65. More single women participated in the labour force than married and widowed and divorced women. However, more married women were employed in the 60-64 age group than single and widowed and divorced women. In the 65+ group, more widowed and divorced women were employed.

Table XXI

Total Participation Rate of Elderly in the Labour Force in New Brunswick by Age and Sex (Source: Statistics Canada, CS 92-915, 1981 Census).

Age Group	Total Participation Rate	Male Participation Rate	Female Participation Rate
60-64	40.5%	60.1%	22.9%
65+	8.5%	13.0%	4.8%

Table XXII

Participation Rate of Elderly in the Labour Force in New Brunswick by Age, Sex, and Marital Status, 1981.

Age Group	Single Never Married		Married & Separated		Widowed & Divorced	
	M	F	M	F	M	F
60-64	39.8%	52.5%	62.2%	17.6%	56.0%	30.2%
65+	12.5%	14.9%	13.7%	3.3%	10.1%	4.3%

Table XXIII

Number of Elderly Employed and Percentage Distribution by Sex and Age, 1981.

Sex	Age Group	Total	%	Age Group	Total	%
Male	60-64	7,120	70%	65+	3,660	69%
Female	60-64	3,050	30%	65+	1,635	31%
Total		10,170	100%		5,295	100%

9.2 Economic Status

In 1981 the monetary incomes of older New Brunswickers tended to be disproportionately concentrated at the lower end of the income scale. More than half (52%) of "Census families"[23] with household heads aged 65 and over had incomes under $12,000. Fifty-two percent (52%) of families with household heads between the ages of 55 and 64 had incomes under $20,000.

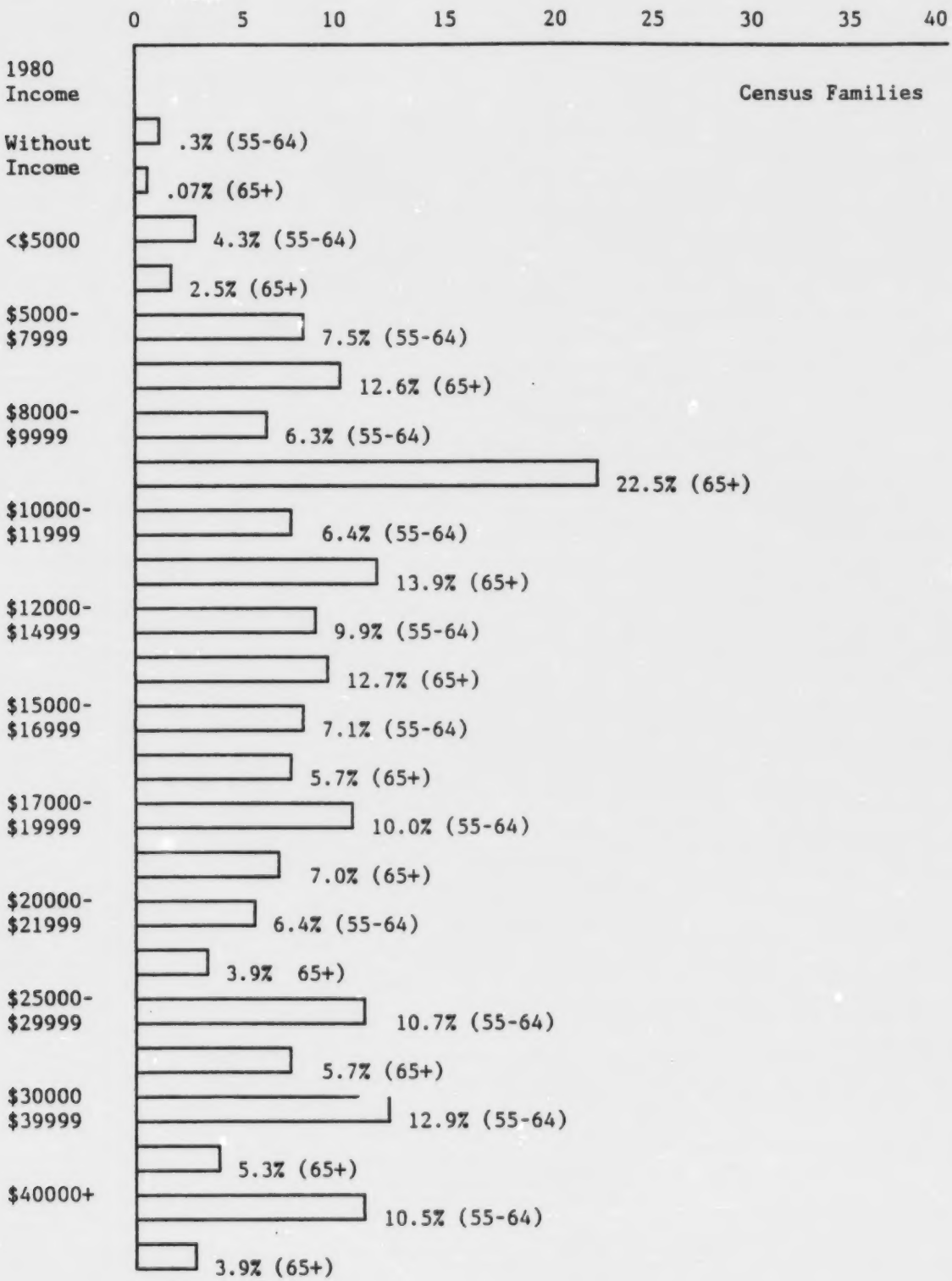
Older "unattached individuals",[24] were especially heavily concentrated in the lower income groups. For example, in the 65+ population, 46.7% of females and 41.6% of males had incomes under $5,000 while 51.8% of males had incomes between $5,000 and $15,000. Nearly five percent (4.9%) had incomes between $15,000 and $25,000 and only 1.9% of males had incomes over $25,000. The female 65+ unattached population was worse off than the male (see Tables XXI(A) and (B).

The 55-64 age population was slightly better off than the 65+ population in both the family and unattached persons categories. For example, 10.5% of males in the Census family category made over $40,000 compared to 3.9% of those in the 65+ population. In the unattached persons category, 5.8% of males aged 55-64 made over $25,000 while 1.9% of those aged 65 and over made that amount. Tables XXV (A) and (B).

Dulude (1978) in her book, Women and Aging: A Report on the Rest of Our Lives[25], demonstrates that a large proportion of unattached individuals are women who live in poverty. Tables XXV (A) and (B) show that New Brunswick women are worse off than unattached men in both the 55-64 and the 65+ age groups.

Table XXIV

Percentage Distributions of Census Families by 1980 Income Groups Comparing those 55-64 to those aged 65 and over, New Brunswick 1981.



Source: Statistics Canada, Census Families in Private Households 1981 Census Ottawa: Minister of Supply and Services, Jan., 1984, Table 5A, CS92-936.

Table XXV (A)

Percentage Distributions of Unattached Males and Females by 1980 Income Groups Comparing Those Aged 55-64 to those Age 65 and over, New Brunswick, 1981 (2 Tables)

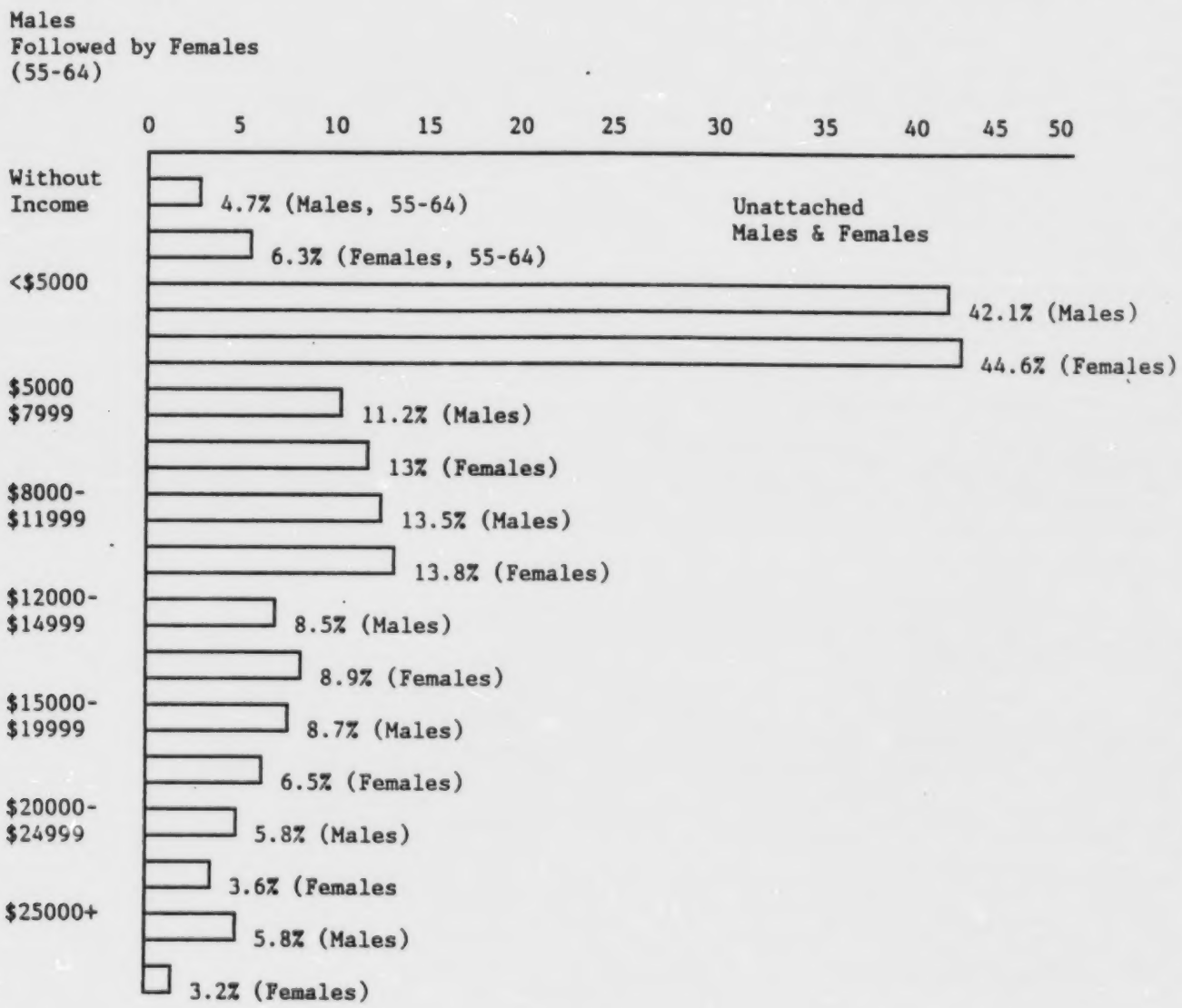
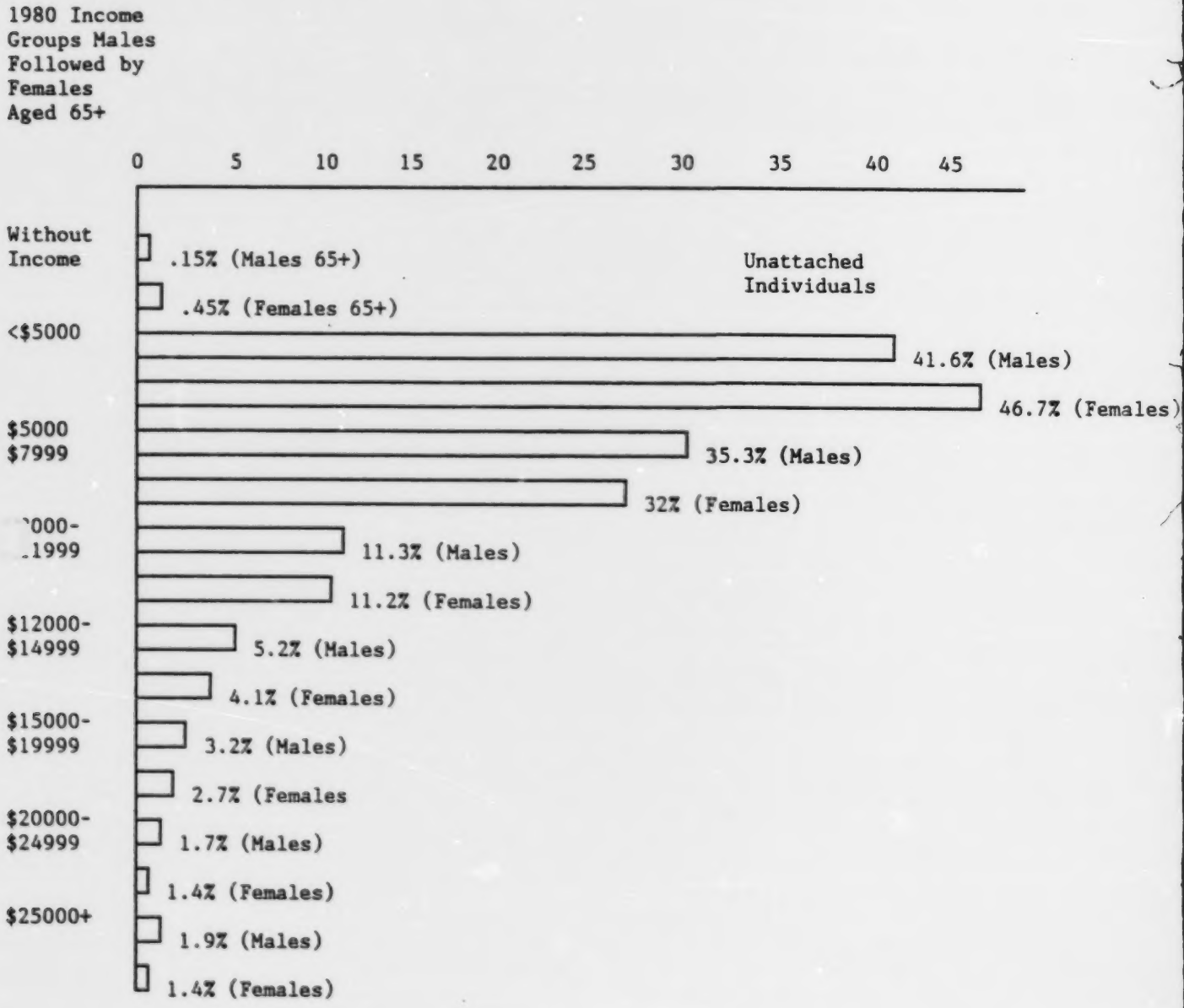


Table XXV (B)

:centage Distributions of Unattached Males and Females by 1980 .ncome Groups Comparing Those Age 65 and over, New Brunswick, 1981.



Source: Statistics Canada, Census Families in Private Households 1981 Census Ottawa: Minister of Supply and Services, Jan., 1984, Table 5B, CS92-936.

9.3 Elderly and Retirement Pensions

As was stated previously, more than half (52%) of "Census families" with household heads aged 65 and over had incomes under $12,000.[26] Most of this income for the poor comes from federal security programs such as Old Age Security, the Guaranteed Income Supplement, Spouses Allowance and, in some instances, Disability Pensions, Surviving Spouses Pensions and Death Benefits.

Table XXVI shows the number of elderly in New Brunswick that received OAS, GIS and SPA (partial or maximum rate) between January and December 1986. Approximately 65% of the New Brunswick's elderly received both the OAS and GIS. This indicates that a large number of elderly are living below the poverty line. Statistics Canada's low income cut off for all ages in 1981 was $8,045 for one person households; $10,614 for 2 person households; and $16,673 for three or more person households.

In January of 1987, those aged 65 and over with other income had a basic Old Age Security Rate of $297.37. The combined OAS/GIS rate for a married couple without other income was $527.54 each and $650.78 for a single pensioner receiving OAS and GIS to the maximum rate. A widow or widower received $582.42 as Spousal Allowance at the maximum rate if they qualified and were between the ages of 60 and 65. In November, 1986, the average retirement pension from federal income security payments in New Brunswick was $233.59; the average disability pension (could include those under 60) was $316.36; and the surviving spouses pension was $158.60. The average retirement pension across Canada was $253.76.

On October 1, 1987, the basic Old Age Security Rate was $308.19. The combined OAS/GIS rate for a married couple without other income was $546.75 each and $674.47 for a single pensioner receiving OAS and GIS to the maximum rate. The Widowed Spousal Allowance was $603.63 and the regular Spousal Allowance was $546.75.

Table XXVI

Total Number of Elderly Receiving Federal Income Security Benefits between January - December 1986 and Percentage Distribution of Those Receiving OAS/GIS.

Month/Year	OAS Recipients	OAS/GIS Recipients	% OAS/GIS Recipients	SPA
Jan 1986	77,703	51,594	66.4%	6,180
Feb 1986	77,784	51,556	66.3%	6,195
March 1986	77,913	51,634	66.3%	6,197
April 1986	78,010	48,994	62.3%	5,535
May 1986	78,192	50,691	64.9%	6,007
June 1986	78,372	51,185	65.3%	6,131
July 1986	78,550	51,400	65.4%	6,176
Aug 1986	78,769	51,553	65.5%	6,188
Sept 1986	79,007	51,724	65.5%	6,175
Oct 1986	79,172	51,817	65.5%	6,207
Nov 1986	79,342	51,880	65.4%	6,192
Dec 1986	79,478	51,911	65.3%	6,140
Jan 1987	80,671	52,177	64.7%	6,164
Feb 1987	80,851	52,214	64.6%	6,153
Mar 1987	80,971	52,234	64.5%	6,099
Apr 1987	81,156	50,043	61.7%	5,617
May 1987	81,430	51,507	63.3%	5,872
June 1987	81,738	51,839	63.4%	5,943
July 1987	81,790	52,123	63.7%	6,017
Aug 1987	82,039	52,259	63.7%	6,000

9.4 The Elderly and Public Pensions

Effective April 1, 1984, the Pensions Branch, Department of Finance was housed under the Board of Management with the creation of a newly formed Department. The Pensions and Insured Benefits Branch is charged with policy development, implementation and administration of various Province of New Brunswick sponsored employee benefit programs. These programs cover employees who are employed in government departments, school boards, hospitals, public and quasi-public agencies and the University of New Brunswick.

An Inter Provincial Reciprocal Transfer Agreement exists between the Board of Management and the other government departments that sponsor pension plans. Reciprocal transfer agreements also exist between the Province of New Brunswick and the governments of the Atlantic Region, Ontario, Quebec, Manitoba, Saskatchewan, Alberta, Holland College and the Government of Canada through its Public Service Superannuation Act.

Three Acts govern the distribution of Public Pensions for the elderly and those who take early retirement or withdraw their pensions - Members Superannuation Act, Public Service Superannuation Act and the Teachers' Pension Act. The first Act governs the pensions of the Premier, the Leader of the Opposition, Ministers of Government and the Chairman of the New Brunswick Electric Power Commission.

At the end of March 31, 1985, three pensions were terminated and five new ones granted for a total of fifty-eight (58) contributors. Out of a total of $598,029 paid to pensions, The Province contributed $367,672 or 61.5%. Members and Minister's contributions were $191,451 or 32%.

Under the Public Service Superannuation Act, as of March 31, 1985, there were 370 retirements (including disability and survivor's benefits). Table XXVII indicates that thirty-nine (39) elderly, aged 60, with thirty-five (35) years maximum service received full pensions. One hundred and twenty-nine (129) were granted full pensions with less than maximum service granted (this included those aged 55 and over). Sixty-six (66) received reduced pensions at early retirement (including those aged 60 with at least 5 years service). Fifty-three (53) were granted disability pensions and eighty-three (83) survivors' benefits.

Under the Teachers' Pension Act, in the fiscal year 1984-85, thirty-seven (37) retirees with (35) years of pensionable service were granted full pensions. While seventy-three (73) had pensions with less than maximum service, fifteen (15) had reduced pensions at early retirement. Nine (9) had disability pensions and twenty-eight (28) had survivors' benefits. This created a total of one hundred and sixty-two (162) retirements.

The average public service pension for the elderly in New Brunswick in the fiscal year 1984-85 was $643 while, for teachers, it was $1,090. This is well above the average for the elderly without incomes or low incomes who are dependent on federal income security payments such as OAS, GIS and SPA.

Table XXVII

Public Service Pensions Granted for the Year Ended March 31, 1985.

Type of Pension	Age Categories	1985	1984	Average Monthly Pension Granted Fiscal Year 84/85
Full Pension (35 Years Maximum Service)	60+	39	53	$1,604
Full Pension (Less than Maximum Service)	55+	129	135	$ 726
Disability Pension*	All Categories	53	44	$ 415
Early Retirement (Actually Reduced)	60+	66	65	$ 530
Survivors' Benefits**	Adults any age Children up to 18 and over if disabled	83	68	$ 298
Total		370	365	$ 643***

* Unable to get Proportion of Elderly
** Unable to get Proportion of Elderly
*** Weighted Average Pension Granted

Table XXVIII

Average Pensions Granted to Teachers in Fiscal Year 1984-85.

Type of Pension	Age Categories	1985	1984	Average Pension Granted During Fiscal Year 1984-85
Full Pension (35 Years Maximum Service)	Any Contributor with 35 years of Pensionable Service	37	54	$1,774
Full Pension (Less than Maximum Service)	1) Included 60+ with at least 20 years service. 2) 65+ with at least 5 years service. 3) 50+ with at least 25 years for those with acceptable war service. 4) Those with any combination of age + service for a total of 90.	73	53	$1,158
Early Retirement (Reduced Actuarial)	60 with minimum of 5 years	15	15	$ 555
Disability Pension	Not broken down	9	12	$ 770
Survivors' Benefits	Must have minimum years	28	28	$ 399
Total		162	162	$1,090

*Weighted Average granted of $1,090 per month.

9.5 Elderly and Major Sources of Income

Table XXIX gives preliminary data from the 1984 Taxation Statistics which had not been officially published by Revenue Canada at the time of study. One is always cautious in reviewing this data as Income Tax Returns are submitted by only a portion of the population and, as a result, a complete picture of all income received by the elderly cannot be captured.

In New Brunswick, the major sources of income for those aged 65 and over who filed Income Tax Returns in 1984 were from Bond and Bank Interest ($119.2 million); Pensions and Superannuations ($109.2 million); Old Age Security ($101 million); Canadian and Quebec Pension Plans ($74.5 million); wages and salaries ($40.4 million); Trust and Annuity Income ($10.9 million) and other smaller sources of income.

In New Brunswick, for those women aged 65 and over, farming income brought in a deficit and no income was shown as being generated from fishing. Men who filed income taxes showed an income of $476,000 and $290,000 respectively from farming and fishing.

More males than females generated enough income to file Income Tax Returns. The income generated from almost every category shown was much less for women than men.

Table XXIX

Taxation Returns: All Returns by Age and Sex 65+ (unpublished Taxation Statistics (1984) Revenue Canada.

Source of Income	No. Male	Male Amount ($000)	No. Female	Female Amount ($000)	Total Male/ Female ($000)
Wages and Salaries	2,975	$30,746	1,752	$9,657	$40,403
Unemployment Insurance Benefits	841	2,898	406	322	3,220
Old Age Security	18,245	55,686	14,712	45,321	101,007
Other Pensions, Superannuation	11,647	73,433	7,309	35,759	109,192
C.P.P. or Q.P.P.	16,972	51,402	9,969	23,133	74,535
Net Business Income	793	2,532	222	122	2,654
Professional Income	294	7,435	54	221	7,656
Farming Income	467	476	50	(64)	410
Fishing Income	195	290	38	0	290
Trusts and Annuity Income	2,173	6,413	1,960	4,438	10,851
Canadian Investment Foreign Investment Income	676	829	534	860	1,689
Bond and Bank Interest	18,257	$56,991	17,550	$62,168	$119,159

9.6 Elderly and Income Class

According to Revenue Canada's 1984 Preliminary Taxation Statistics 18,681 males and 14,915 females from New Brunswick filed Income Tax Returns in 1984 in the ten categories shown in Table XXX. Caution must therefore be exercised in examining the data as this does not reflect the total picture of all the elderly aged 65 and over by income class. For example, in Table XXX, income classes are identified but forestry and mining, two important industries in New Brunswick, are not classified.

It would appear that many of the elderly did not generate enough income in 1984 to file Income Tax Returns.

Table XXX

1984 Taxation Statistics - Returns for Age 65+ by Sex and Occupation.

Income Class	No. Males Aged 65+	Total Income Males 65+ ($000)	No. Females Age 65+	Total Income Females Age 65+ ($000)
Employees	1,121	$32,746	720	$11,879
Farmers	286	3,672	-	-
Fishermen	17	326	-	-
Professionals	170	9,183	-	-
Salesmen	30	727	20	988
Business Proprietors	372	7,638	123	1,360
Investors	2,223	65,485	4,220	93,536
Property Owners	189	3,001	148	1,849
Pensioners	13,909	194,285	9,599	100,218
Unclassified	364	4,803	85	727
Total	18,681	$321,866	14,915	$210,557

Source: 1984 Taxation Statistics, Table 11. All Returns by Age, Sex and Occupation (unpublished) N.B. Statistics Agency.

Note: (Some did not state their age and may have been left out of data here. Unclassified is assumed to be those who did not state their occupation).

9.7 Elderly and Income in National Perspective

Data from the 1981 Census revealed that the average income of elderly persons in New Brunswick was very low in comparison to Canada and, for example, Manitoba. The average income of the New Brunswick elderly represented only approximately 80% of the average for Canada. However, there appears to be no erosion of the distribution of income to the elderly population when compared to the total population which also represented only 80% of the Canadian average (Table XXXI).

As has already been pointed out in previous sections on income, the average income for elderly males was significantly higher than that for elderly females in 1980. For example in Table XXXI, New Brunswick males in the 65-69 age group reported an average income of $10,572 while females reported only $6,011. Females in New Brunswick did, however, have incomes closer to the Canadian average than males.

In New Brunswick, 45.8% of the elderly reported incomes between $4,000 and $5,999, a slightly higher proportion than Canada or Manitoba. The major difference in the distribution in the income groups between New Brunswick, Canada and Manitoba was in the $3,000 to $3,999 group with 12.8% of the New Brunswick elderly falling into this group, compared to 7.3% of elderly Canadians and 6.5% of elderly Manitobans (see Table XXXII).

Table XXXI

Average Income of the Elderly by Sex, Showing 1980 Income Groups, Canada and New Brunswick, 1981.

		Total Population	Age of Head of Family (Years)		
Both Sexes			60-64	65-69	70+
Canada	($)	12,993	13,252	10,206	8,244
New Brunswick	($)	10,423	10,393	8,205	6,724
% of Canada	(%)	80.2	78.4	80.4	81.6
Manitoba	($)	11,674	12,204	9,767	7,715
% of Canada	(%)	89.9	92.1	95.7	93.6
Males					
Canada	($)	16,918	18,245	13,732	8,215
New Brunswick	($)	13,406	13,977	10,572	8,215
% of Canada	(%)	79.3	75.9	77.0	82.5
Manitoba	($)	15,306	16,705	13,129	9,034
% of Canada	(%)	90.5	91.6	95.6	90.8
Females					
Canada	($)	8,414	7,645	7,100	6,995
New Brunswick	($)	6,749	6,132	6,011	6,076
% of Canada	(%)	80.2	80.2	84.7	86.9
Manitoba	($)	7,624	7,302	6,735	6,700
% of Canada	(%)	90.6	95.5	94.9	95.8

Tables Prepared by N.B. Statistics Agency March 1987, taken from Statistics Canada, 1981.

Table XXXII

Distribution of Elderly Population with Income, Showing 1980 Income Groups, Canada, New Brunswick and Manitoba, 1981.

Income Group	Canada	New Brunswick	Manitoba
Under $1,000[1]	0.8	0.6	0.7
$1,000 - $1,999	0.8	0.7	0.8
$2,000 - $2,999	4.1	3.5	3.9
$3,000 - $3,999	7.3	12.8	6.5
$4,000 - $5,999	41.4	45.8	42.8
$6,000 - $7,999	13.4	12.7	13.6
$8,000 - $9,999	8.1	7.3	8.2
$10,000 - $11,999	5.6	4.5	5.8
$12,000 - $14,999	5.8	4.4	6.1
$15,000 - $24,999	8.1	5.5	7.8
$25,000 and over	4.6	2.3	2.1

(1) Includes persons with negative incomes.

Tables Prepared by N.B. Statistics Agency, March 1987.

10. HEALTH STATUS

10.1 Nutritional Status

According to the 1970-72 National Nutritional Survey,[27] a large number of the New Brunswick elderly had diets judged to be deficient in selected nutrients.[28] This was also true for the elderly as a whole across Canada. Elderly men were the most vulnerable of any nutrient deficient group.

The selected nutrients tested in the National Survey were protein, iron, vitamins A and C, riboflavin, calcium, thiamin and niacin.

One-third (1/3) of elderly women were classified as being obese. Cholesterol serum values were elevated in 50% of the women and 10% of the men were "at risk".[29] Dietary protein intakes were lower in females than males and the former who were over the age of sixty-four (64) has the least satisfactory intakes of thiamin and riboflavin.[30]

New Brunswick elderly males had the lowest intake of ascorbic acid and many were classified as high or moderate risk. Other nutritional concerns for the elderly were:

(1) inadequate calcium intakes

(2) medium intakes of vitamin D

(3) very low iron intakes

The survey also revealed that the problem was severe among Indians, especially those living in remote areas and was even more critical among Eskimos.[31]

Within the last five to six years women have made efforts to cut back on fat consumption. The Canada Fitness Survey[32] of 1981 showed that nearly 50% of women aged 45-64 reported that they had cut back on fats and fried foods. (Table XXXIII (A). In the 25-44 age group, 45% reported similar cut backs. Percentages of 40% or slightly less are shown for women aged 65-69 and 70 and over.

Men, according to the Canada Fitness Survey of 1981, showed a rising rate of reduced fat consumption up to and including ages 65-69, with the latter group showing the highest rate (40%) of fat intake reduction over the previous year. At age 70, women show a higher level of fat reduction in their diets than men.

There is tremendous social and cultural pressure on young women to reduce weight. This pressure diminishes as age increases. The Canada Fitness Survey also indicated that higher socio-economic status is associated with higher than average levels of cut back in fats during 1980.[33] (Table XXXIII (B).

Table XXXIII (A)

Percentage who reported Eating Less Fats and Fried Foods in the Last Year, by Sex and Age, 1981 Canada Fitness Survey.

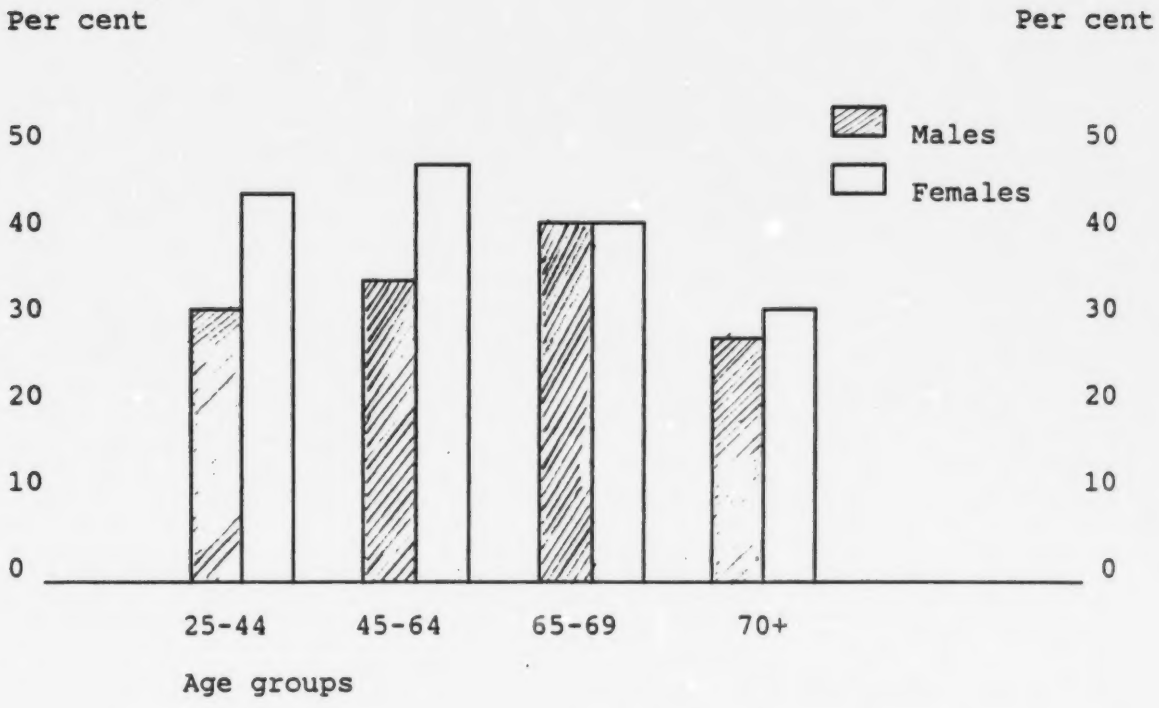
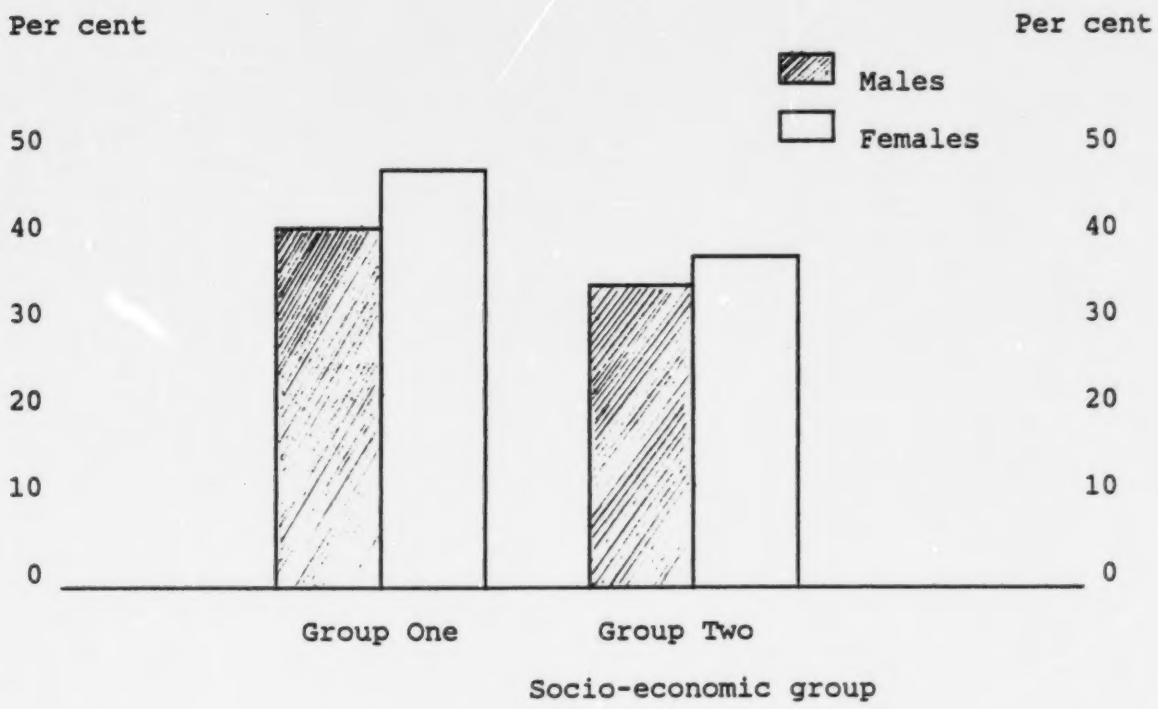


Table XXXIII (B)

Percentage who Reported Eating Less Fats and Fried Foods in the Last Year, by Sex and Broad Socio-economic Groups, Persons Aged 65 and over, 1981 Canada Fitness Survey.



Source: Canada Fitness Survey

10.2 Activity Levels and the Functional Ability of the Elderly

Within the last decade or more, there has been an impressive decline in mortality rates among the elderly. As Canadians live longer, one primary focus of advancing age becomes functional ability.

An important aspect of functional ability is a positive attitude toward one's physical fitness, relative to others of the same age. The Canada Fitness Survey of 1981[34] indicates that, as individuals grow older, there is a steady rise in the proportion of those who feel positive about their relative fitness. This is particularly noted in the age groups encompassing 25 to 44 and up to 75 and over. This occurs among men and women.

The Canada Fitness Survey also shows that the proportion of able bodied seniors exercising regularly seems to have risen from approximately 50% in 1976 to nearly 60% in 1981.

A 1986 survey done by Dr. Jean-Guy Poitras[35] in the Madawaska area of the Province supports the findings of the Canada Fitness Survey as it pertains to the elderly. Three age groups (18-35; 36-50; and 51 years and over) were surveyed to analyze attitude scores of male and female subjects towards physical activity. Survey analysis was based on the multidimensional model conceptualized by Kenyon[36] who reduced physical activity to six sub-domains:

1. Physical activity as "social experience"
2. Physical activity as "health and fitness"
3. Physical activity as a "pursuit of vertigo"[37]
4. Physical activity as an "aesthetic experience"[38]
5. Physical activity as "catharsis"[39]
6. Physical activity as "ascetic experience"[40]

'Pursuit of Vertigo' in Kenyon's model refers to the pursuit of activity for excitement and thrill or a wish to be exposed to activity to its most dangerous level. 'Aesthetic experience' in his conceptual model refers to activity as a form of beauty or artistry. 'Catharsis' is a view of activity as a relief from frustration and an 'ascetic experience' typifies activity as being a form of championship or as being long and strenuous training.

One thousand males and females were selected randomly from the electoral list available from the Department of Municipal Affairs. From these, 709 females and 640 males completed the Physical Activity Inventory. Of the 709 females, three hundred and thirty (330) were in the age group of 18-35; two hundred and eight (208) in the 36-50 age group and one hundred and seventy-one (171) in the 51+ and over

group. Identical age groups were used for men and 640 were represented in the three age groups as follows: 296 age 18-35; 185 age 36-50; and 156 age 51 and over.

The results showed that males and females did not differ in their attitude toward physical activity in the northwest region of the Province of New Brunswick. Regardless of whether the subjects were in the 18-35, 36-50 or 51 years and older age groups, they believed that physical activity has a positive effect on people and they supported the value of physical activity as a social experience.

In each of the 6 categories (each dependent variables) males 51 years of age and over indicated they participated in physical activity first for social experiences (68.2%); then for aesthetic reasons (61.61%); health and fitness (60.26%); and catharsis (60.17%); ascetic and pursuit of vertigo were the least common reasons. Females, 51 years of age, selected the same categories in the same order of importance.

Two Physical Fitness Programs which are reaching large groups of elderly people in the northern areas of the Province are the "Université du troisième âge" and the "Third Age Fitness and Activities Project". The first project started in Moncton and has expanded to cover the counties of Kent, Westmorland and the Southern area of Northumberland. Approximately 700 to 800 elderly persons have participated in the Université du troisième âge program. The second program ("Third Age Fitness and Activities Project"), is very similar to the Moncton program and operates at the Edmundston Campus of the University of Moncton. The two programs aim to improve the overall functional ability of the elderly by encouraging them to participate in physical fitness activities and outdoor recreational activities.

The Acadian Peninsula has the benefit of a nutrition project which began in 1985. It involves action research (literature and field) and a teaching component. It is entitled "Une chance de plus 1985 and 1986" and involves approximately four hundred and thirty-five (435) elderly persons who attend Adult Day Care. The objectives of the project are:

1) to enhance the awareness of the elderly of the factors that influence their diet;

2) to improve their diet and hopefully improve their overall health;

3) to develop a method of intervention; and

4) to bring about an overall change in the eating habits of the elderly in the Acadian Peninsula.

The project, which is still in process, has just developed a module which will be used in the Day Care. At the end of the project the elderly participants will be tested to see if there are any changes in their diet. (The overall goal is to help them adopt the nutritional standards as set out in the Canadian Nutritional Guide).

As part of the same project a teaching program, entitled "Communications", was conducted for 30 weeks in January, 1987 with the elderly in Adult Day Care Programs. The aim of the project was to improve the communication skills of the participants in order to enhance their interpersonal relationships; combat their loneliness and isolation; and develop their awareness of communication as an important tool in maintaining social relationships. At present, four hundred and thirty-five (435) elderly Acadians are involved in the project.[41]

Table XXXIV

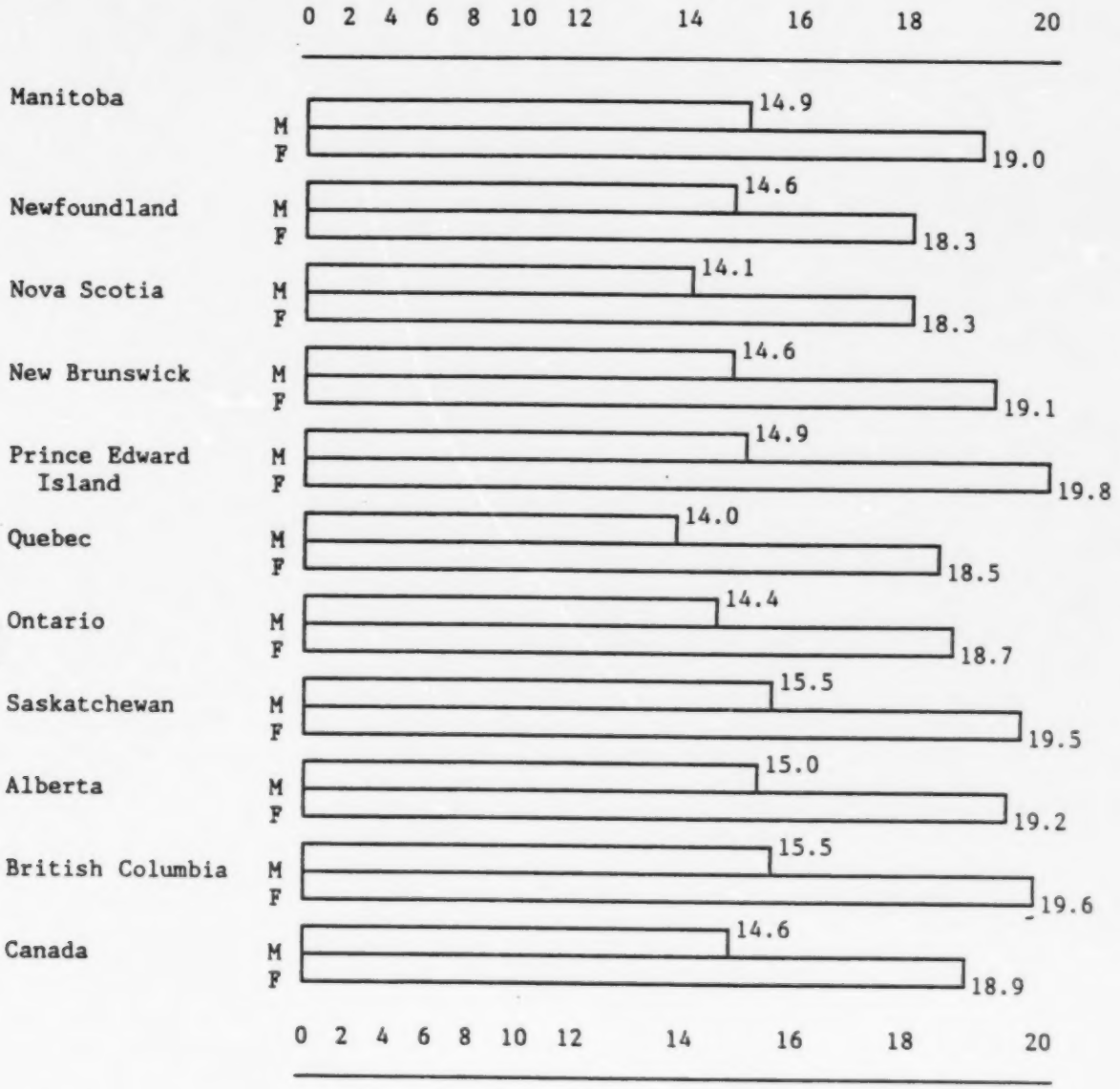
Life Expectancy for Five Age Cohorts by Sex, New Brunswick.

Age Group	Expected Life Expectancy Male	Female
65	14.59	19.09
66	13.97	18.33
67	13.37	17.59
68	12.79	16.86
69	12.22	16.15
70	11.66	15.45
71	11.11	14.76
72	10.58	14.09
73	10.06	13.43
74	9.56	12.79
75	9.07	12.17
76	8.60	11.57
77	8.15	10.98
78	7.72	10.42
79	7.31	9.89
80	6.94	9.39
81	6.60	8.92
82	6.30	8.48
83	6.02	8.07
84	5.77	7.68
85	5.54	7.31
85+	5.35	6.97

Source: Statistics Canada Life Tables Canada and the Provinces, 1980-82 Ottawa: Minister of Supply and Services, May 1984, CS84-532.

Table XXXV

Life Expectancy at Age 65 by Sex, New Brunswick Compared to the other Provinces and Canada, 1980-82.



Source: Statistics Canada Life Tables Canada and the Province, 1980-82 Ottawa: Minister of Supply and Services. May 1984, CS84-532.57.

10.3 Life Expectancy Trends

New Brunswick men and women can expect to enjoy a longer life span than ever before. According to Statistics Canada[42], life expectancy at birth was 71.08 years for males and 79.19 for females between 1980 and 1982. Women in New Brunswick have a longer life expectancy than men and the gap between them was 8.1 years in 1980-82. This gap can also be seen (Table XXXIV) at the older ages, although it narrows as age increases. By 1980-82, women at age 65 had an average 19.1 more years to live and males has 14.6 years. At age 80, women had an average 9.4 years of life remaining while the average for men was 6.9 years.

For the period 1980-82, life expectancy at age 65 varied from province to province (Table XXXV). While in New Brunswick the average life expectancy beyond 65 was 14.6 years for males and 19.1 for females. British Columbia and Saskatchewan had the highest life expectancy for men (15.5 years). Prince Edward Island had the highest expectancy for women at 19.8 years.

The Western Provinces in general had longer life expectancies at age 65 than the national average (14.6 for males and 18.9 for females). Those in Newfoundland, Nova Scotia, Quebec and Ontario were lower than average for both sexes (Table XXXV).

Life expectancy is correlated with declines in mortality rates. Two marked demographic features of the twentieth century are the baby boom era and the decline in mortality rates of most age groups, particularly the aged. For over thirty years, it has been noted that older women have significantly reduced their mortality rates. For example, across Canada the death rate declined for women aged 70 and over by 6% or more for each of the six five-year periods between 1951 and 1981.

In the late 1970's older men had a similar fall in mortality rates whereas, prior to this, they had poor and sporadic death rate declines. During the 1976-81 period, men aged 50-54 years recorded a 14% fall in death rate. Men in older age cohorts recorded mortality declines of 6% or more during that time.

The sustained strong decline in mortality rates among older women since the 1950's, along with much less impressive showings for men, implies that the female population has a much better chance of surviving over a portion of the later years of life. As has already been stated, survival chances have improved most notably in the 80 and over age range. For example, women who were age 45-49 in 1921 had a 50% chance of

surviving from the age group 80-84 to that of 85-89; however, the cohort of women, aged 45-49 years in 1946, had a 70% chance of survival between those two age groups.

The effective human life span is now thought to be on the rise and not fixed. The effective human life span, i.e. the age to which the hardest one-tenth of one percent (1 in 1000) of a birth cohort will survive, may well be between 95 and 100 years of age.[43] The chances of surviving into their 90's among women attaining age 80 improved considerably between 1941 and 1971. In 1941, it was less than 10%; in 1971, as many as 20% of 80 year old women could expect to celebrate their 92nd birthday and 12%, their 94th. After age 94, however, survival rates diminished rapidly.[44]

10.4 Life Expectancy and Income

At an International Conference on Health Promotion in November of 1986, Federal Health and Welfare Minister, the Honourable Jake Epp, stated that men and women in the highest income groups have life expectancies that are 6.2 and 6.9 years longer, respectively, than those who are poor. He added that the wealthiest men and women can expect to live 4 and 8 more disability free years, respectively, than their low income counterparts. He told delegates that Canada must confront such inequity in health status and must increase efforts to prevent diseases.[45]

10.5 Self-Reported Health Characteristics Among the Elderly

In May 1985 the Department of Health and Community Services carried out an evaluation of the Community Based Services for Seniors (CBSS) Program. A mail survey of a random sample of eight hundred and ninety-nine (899) seniors utilizing community-based services resulted in a 78% response rate (705 clients). The average of the elderly client was 78.5 years, while the average age of all seniors in New Brunswick was 73.6.[46]

A list of 18 health indicators were used to provide characteristics of self-reported health. These were:

- anemia
- skin allergies
- hay fever or other allergies
- blindness
- arthritis or rheumatism
- cancer
- diabetes
- emphysema or chronic bronchitis
- high blood pressure
- heart disease
- kidney disease
- stomach ulcers
- serious back problems
- deafness
- missing arms or legs
- paralysis
- other

Only 4.5% of New Brunswick seniors utilizing CBSS services reported having no health problems. The most commonly reported problems for seniors were arthritis/rheumatism (53%), high blood pressure (42%), heart disease (30%), and deafness (25%).

In response to a question[47] on the use of health aids, 80% of seniors reported having dentures while 75% of seniors reported wearing bifocal glasses.

The CBSS Evaluation indicated that, for the elderly utilizing the program, medical or health needs prompted a need for service or contributed significantly to the need for ongoing services. Examples of services provided under the program are Homemaker Services, Meals on Wheels, Extra Mural Hospital, Public Health Nursing, etc.

The CBSS study demonstrated that, using health status as an indicator of frailty, medical frailty resulting from failing health or acute illness is a characteristic of a significant number of seniors utilizing services. Those seniors over 75, and particularly those over 85, were utilizing CBSS services to a much greater degree and in greater numbers than those under 75. Although only 50% of the senior population is 75 or over, 69% of those using CBSS services were 75 and over.[48]

10.6 The Elderly and Leading Causes of Hospitalization

In 1981, based on the average length of stay and the ratio of separations per 1,000 population, the leading causes of hospitalization for the 65+ age group in New Brunswick were circulatory, neoplastic, musculoskeletal problems and injury-poisonings.

In Table XXXVI, in the "all causes" group, there is a difference of three (3) days or 15% between the average length of stay of males and females in the 75+ group in 1981.

In the 1984-85 period[49] the two leading causes of hospitalization for the elderly in New Brunswick in the 65-74 and 75+ age groups, based on primary diagnosis and total days in hospital, were diseases of the circulatory system and neoplasms.

Table XXXVII

Leading Causes of Hospitalization by Age Group Based on Primary Diagnosis and Total Days in Hospital, 1984-85.

Primary Diagnosis	Total Days Stay Years of Age 65-74	75+	Total
Circulatory	64,859	114,209	179,068
Neoplasms	31,409	30,824	62,233
Mental disorders	22,237	39,270	61,507
Respiratory	25,319	33,534	58,853
Digestive	22,886	26,343	49,229
Injury and Poisonings	11,613	29,684	41,297
Genitourinary	14,352	14,435	28,787
Musculoskeletal and Connective Tissue	13,871	15,197	29,068

Those diseases which required the elderly, 65 years of age and over, to stay the longest in hospital are shown in Table XXXVIII. Mental disorders required the longest average length of stay, followed by diseases of the circulatory system, neoplasms, injury and poisonings, respiratory, musculoskeletal and connective tissue, digestive and genitourinary diseases.

Table XXXVI

Length of Stay in Days and Separation per 1000 Population for the Four Leading Causes of Hospitalization 1981.

	Age Groups			
	65-74 Years		75+ Years	
	Male	Female	Male	Female
ALL CAUSES				
Length of Stay	15	15	23	20
Separation per 1,000 population	369	288	578	453
CIRCULATORY				
Length of Stay	15.3	16.7	29.9	25.2
Separation per 1,000 population	91	67	160	132
NEOPLASMS				
Length of Stay	18.7	19.1	24.9	21.7
Separation per 1,000 population	48	28	69	34
INJURY-POISONINGS				
Length of Stay	16.3	15.9	20.4	26.6
Separation per 1,000 population	15	17	24	41
MUSCULOSKELETAL				
Length of Stay	13.1	18.4	19.6	20.7
Separation per 1,000 population	15	18	14	21

Circulatory - Diseases of the circulatory system.

Neoplasms - Commonly called "cancers".

Injury-Poisonings - Accidents, injuries, poisonings.

Musculoskeletal - Diseases of the musculoskeletal system and connective tissue.

Source: Department of Health and Community Services, Planning and Evaluation.

Table XXXVIII

Average Length of Hospital Stay for New Brunswick residents by Primary Diagnosis, by Age Group and Sex, 1984-85.

Primary Diagnosis	Average Length of Hospital Stay (Days)			
	65-74		75+	
	Male	Female	Male	Female
Circulatory	17.6	16.9	25.8	27.0
Neoplasms	16.4	19.1	21.4	23.1
Respiratory	14.2	11.2	18.6	14.9
Mental Disorders	56.2	24.7	66.6	74.2
Digestive System	10.6	11.9	13.6	14.0
Injury and Poisoning	16.0	14.4	20.4	28.6
Musculoskeletal and Connective Tissue	13.4	16.6	25.7	20.7

Source: Department of Health and Community Services, Planning and Evaluation, October 1987.

10.7 The Elderly and Utilization Rates for General Hospitals

In New Brunswick the elderly aged 75 and over had the highest utilization rates for general hospitals in 1981.

In Table XXXIX, 5 age cohorts are given and it is clearly indicated that there was a marked increase in hospital utilization rates for the elderly from the age of 75 and beyond.

Table XXXIX

Utilization Rate for General Hospitals.

Age Group	Average Patient Days per Resident 1981	1984-85
0-19	0.6	0.6
20-44	1.0	1.0
45-64	2.2	2.3
65-74	4.9	5.8
75+	11.0	13.9

Source: Data from the Department of Health and Community Services, Planning and Evaluation, October 1987.

10.8 Leading Causes of Death Among the Elderly

In the seven health regions of New Brunswick in 1984, the eight (8) leading causes of death among elderly males and females aged 65 and over were:

Cause of Death	No. of Deaths 65+
Diseases of the heart	1,565
Malignant-Neoplasms	822
Cerebrovascular Disease	373
Respiratory Disease	342
All Accidents & Adverse Effects (Motor vehicle, suicide, homicide and other accidents & effects)	91
Diabetes Mellitus	90
Arteriosclerosis	45
Chronic liver disease	26
Total	3,354

Source: Department of Health and Community Services

11. HEALTH AND COMMUNITY SERVICE PROGRAMS FOR THE ELDERLY

The Department of Health and Community Services delivers the following programs to the elderly:

- Medicare
- Seniors' Health Benefits Program
- Prescription Drug Program
- Seniors Rehabilitative Equipment Program
- Hospital Services
- Ambulance Services
- Extended Care in Hospitals
- Extra Mural Hospital
- Long Term Home Care
- Nursing Home Services
- Special Care Homes
- Community Residences
- Public Health, Rehabilitation and Placement Services - Home Care, Relief Care, Nursing Home Care Assessment, Physiotherapy, Health Supervision, Renal Dialysis, Nutritional Counselling, Preventive and Promotion Services, Vision Screening in Nursing Homes
- Community Based Services to Seniors (CBSS)
- Adult Protection Services
- Mental Health Services
- Transition Homes and Emergency Shelters.

11.1 Elderly and the Seniors' Health Benefits Program

During 1985-86 63,546 seniors were registered as eligible for this program after attaining their sixty-fifth (65) birthday. However, only 13,065 were active registrants creating a utilization rate of 20.5%.

It is interesting to note that, of the 63,546, 50,559 were classified as non premium paying and 12,987 as having paid premiums.

11.2 Elderly and the Health Services Prescription Drug Program

During the 1985-86 period, 79,994 seniors were registered as being eligible for this program after attaining their sixty-fifth (65) birthday. As of December 1, 1986, 65,654 seniors were active registrants in the Prescription Drug Program. This represented a utilization rate of 82%.

11.3 Elderly and Nursing Home Services

In April 1987, New Brunswick had 67 nursing homes and 4,413 licensed beds. The total number of male and female residents over the age of 65 was 4,080 [2,957 (female) and 1,123 (male)]. This represented a utilization rate of 92.5%. Three hundred and thirty-three (333) residents in the homes were under the age of 60.

The Provincial Nursing Home Statistics in Table XXXX show that the average age on admission to a nursing home is 76 for males and 78.64 for females.

The average discharge age for males is 82.51 and for females, 85.31. Females stay longer in nursing homes than males. The average length of stay is 3.86 years for females and 3.14 years for males.

Table XXXXI shows the regional statistics. The elderly in Health Region V have an overall admission age of 79.97 while Region VII has an overall admission age of 74.69. There is not much variation in the average discharge age except in Region VII.

The average length of nursing home stay is lowest in Region III at 2.68 years and highest in Region IV at 4.61 years. The percentage of admissions for female is more than twice as high as that for males in almost all regions. In Region II, it is more than three times as high for females. (Table XXXX).

Table XXXX

Provincial Nursing Home Statistics

	Average Admission Age	Average Discharge Age	Average Length of Stay (Years	% Of Admissions
Male	76.00	82.51	3.14	29.9
Female	78.64	85.31	3.86	70.1
Overall	77.85	84.33	3.61	100.0

Table XXXXI

Regional Nursing Home Statistics

	Male/Female Overall Admission Age	Male/Female Overall Average Discharge Age	Male/Female Overall Length of Stay (Years)	% Of Admissions Male/Female
Region I	77.47	84.01	3.96	31.8 (M) 68.2 (F)
Region II	79.03	84.95	3.55	22.6 (M) 77.4 (F)
Region III	78.71	85.04	2.68	29.6 (M) 70.4 (F)
Region IV	75.96	84.47	4.61	32.0 (M) 68.0 (F)
Region V	79.97	85.38	3.59	31.7 (M) 68.3 (F)
Region VI	77.01	83.52	3.68	36.6 (M) 63.4 (F)
Region VII	74.69	81.51	3.84	34.5 (M) 65.5 (F)

11.4 Elderly in Special Care Homes

Special care homes or adult residential facilities provide supervisory care for dependent adults with physical and mental disabilities, while enabling them to perform personal tasks and activities necessary for daily living. As of March 31, 1986, there were 431 approved special care homes in the Province representing a total of 2,593 beds. As of September 17, 1987, there were 517 approved special care homes with 2,831 licensed beds.

In 1985, 1,048 persons were in adult residential facilities. This was an increase of 18 over 1984 and a decrease of 261 from 1983. The number of persons aged 65 and over that were registered as being in special care homes in January, February and March of 1987 were:

332 - January 1987
387 - February 1987
596 - March 1987

11.5 Elderly and Community Based Services for Seniors (CBSS)

Community Based Services for Seniors are provided to seniors who require in-home social support services to enable them to continue living in their own homes, retain their independence and participate in community life. This service is intended to supplement and not replace the assistance available through natural support systems.

During 1985-86, a major emphasis was placed on developing a broader range of services in rural as well as urban areas. Services provided include:

- Meals-on-Wheels
- Homemaker Services
- Adult Day Care
- Heavy Housecleaning
- Housekeeper Services (live-in or non live-in)
- Friendly Visiting
- Counselling
- Telephone Reassurance
- Handy Person Assistance
- Transportation
- Sitter Relief

All services are tailored to the specific needs of elderly clients. The number of elderly persons receiving services in August of 1986 was 7,440. Of these, 125 were discharged during the same period and 7,315 continued to receive services in September of 1986. The August data includes 154 new cases and 64 reopened cases.

The number of seniors receiving services increased by 5.9% from 6,910 in March, 1985 to 7,316 in March, 1986. The average caseload during the March 1985 to 1986 period was 7,379.

The results of a CBSS Evaluation (May, 1985) revealed that the program is very successful and appreciated, and is perceived as a needed community resource which responds to the needs of its intended target group.

Table XXXXII

Number of Recipients Assisted by Community Based Services for Seniors, 1985-86.

Type of Service	Number of Recipients April 1985	March 1986
Homemaker	3,861	4,240
Meal Services	1,521	1,237
Adult Day Care	509	341
Counselling	268	845
Friendly Visiting	568	664
Heavy Housecleaning	290	277
Housekeeper	227	327
Telephone Reassurance	182	209
Transportation	108	301
Sitter Relief	30	47
Other Volunteer Services	165	153
Total Number of Recipients	7,729	8,641

Source: Department of Health and Community Services, Community Services Division, March 1987.

11.6 Elderly and the Extra-Mural Hospital Program

The Extra-Mural Hospital program was developed as a viable alternative to hospital admissions. Utilization is highest among the elderly, and is perceived by this group as a very beneficial service.

This program was established to:

- facilitate earlier discharges from hospital
- provide an alternative to, or postponement of, admission to hospital, nursing home or other institutional facility
- provide care for chronically or terminally ill
- deliver assessment, rehabilitation and support services for a number of specific target groups including the aged and disabled.

The elderly receive a variety of services under this program. Some of these are:

- medical services
- nursing services
- diabetic services
- respiratory therapy
- occupational therapy
- physiotherapy
- medical social services (through Department of Health and Community Services)
- equipment

A policy commitment has been made to expand the Extra-Mural Hospital Program throughout the Province. In 1985-86, new units were opened in Fredericton and at three locations on the Acadian Peninsula.

Admissions to the Extra-Mural Hospital during 1985-86 were up substantially from 3,496 to 5,231. Discharges from the hospital grew from 3,288 to 4,965, an activity increase of 51% over the year.

12. HEALTH CARE COSTS AND THE ELDERLY

The actual expenditures for the Department of Health and Community Services (excluding Personal Social Services and Community Placement Services) were $652.6 million for the 1985-86 fiscal year. The largest portion of the budget went to Hospital Services at $363.3 million. It has already been stated that the utilization of hospital services is highest among the elderly.

The other expenditures are listed in Table XXXXIII. An asterisk (*) denotes those services primarily utilized by the elderly. Table XXXXIV gives the expenditures for personal Social Services, Community Placement Services and Health and Income Security Services utilized by the elderly under the former Department of Social Services. It is quite evident that a major portion of health care budgets support programs utilized by the elderly.

Table XXXXIII

Health Expenditures for Programs Utilized by Elderly in the Fiscal Year 1985-86.

Type of Program	Health Expenditures 1985-86
Hospital Services	$363.3 Million
Medical Services	$122.0 Million
Nursing Home Services*	$ 68.2 Million
Prescription Drug Program*	$ 26.1 Million
Seniors' Health Benefits Program*	$ 2.0 Million
CBSS	$ 8.7 Million (Budgeted '86-'87)

*Almost 100% utilization by elderly.

Table XXXXIV

Expenditures by Former Department of Social Services for Programs Delivered to Elderly.

Type of Program	Social Services Expenditures 1985-86
Community Placement Services	
Adult Residential Services	$11.3 Million (not all elderly)
Rehabilitation Services	$13.6 Million (not all elderly)
Community Based Services* & Adult Protection Services*	$ 9.96 Million
Health Services	$ 4.3 Million (not all elderly)
Special Needs Benefits	$13.6 Million (not all elderly)
Disability Assistance	$ 4.8 Million (not all elderly)

Source: Annual Report Health New Brunswick 1985-86: Annual Report 1985-86, Social Services Province of New Brunswick.

13. SENIOR CITIZEN INVOLVEMENT

Senior citizens in New Brunswick are on the whole a very active group. The most influential and the largest organization for seniors in New Brunswick is the New Brunswick Senior Citizens' Federation Inc. It has a membership of about 30,000 which is approximately one-third of the 80,000 senior citizens in the Province.

The New Brunswick Senior Citizens' Federation (NBSCF) is organized as twelve (12) zones and has 12 zone presidents and 265 affiliated club presidents. The zones are: North West, Peninsula, Miramichi, Kent, South-East, Maple Leaf, Dairy, Loyalist, Bay of Fundy Capital, Saint John River, Chaleur and Nepisiquit.

The main role of NBSCF is to present to government, both federally and provincially, the health, social and political concerns of seniors. The Federation is particularly concerned with health and community service issues that affect the lives of seniors.

Other organizations with which the elderly are involved are the New Brunswick Gerontology Association, the Université du Troisième Âge, the Third Age Fitness and Activities Project, and many church groups, committees and organizations. Many elderly in New Brunswick devote much of their time to volunteer work such as: community kitchens, transition and emergency shelters, churches, Red Cross, YWCA and other groups.

Three programs which deserve special attention were discussed earlier, i.e. The Third Age Fitness and Activities Project, the Université du Troisième Âge and Une Change de plus 1985 and 1986". These three projects involve the elderly in the northern regions of the Province. The New Brunswick elderly demonstrate a commitment to enhancing physical and recreational abilities and improving overall functional ability for all New Brunswick's elderly.

14. CONCLUSION

This demographic profile provides useful data for social and public policy makers as well as those involved in the study of the aging. A number of trends are highlighted in the study and these will have a major impact on the costs of health and social programs. One example is the increased life expectancy among the elderly, especially females, and the steady increase in the elderly population (which rose from 10.1% in 1981 to 11.1% in 1986) in relation to the total population. This steady rise is expected to continue and to reach 12.1% in 1991 and 13.6% by the year 2000 (N.B. Statistics Agency projections, October 1987).

The New Brunswick population trends also indicate that females age 65 and over will continue to make up a larger proportion of the population than males. This is also an important feature for social policy makers. As the elderly population rises rapidly, housing will become an important component of social planning. The number of female elderly living alone is also increasing and various types of housing should be considered to reflect these trends.

The economic future of the elderly in New Brunswick and Atlantic Canada appears bleak. Fifty-two percent (52%) of New Brunswick's elderly in 1980 had incomes under $12,000. The 1984 Taxation Statistics indicate that many of New Brunswick's elderly did not generate enough income in 1984 to file income tax returns. Elderly males are better off than females. Those males age 65-69 reported an average income of $10,572 in 1984 while females reported only $6,011. Almost 50% of the elderly population (45.8%) in New Brunswick reported incomes between $4,000 and $5,999 in 1980 and 12.8%, reported incomes of $3,000- $3,999.

On the whole, the elderly are not as well educated as the younger age groups. However, many are pursuing advanced education and training programs.

The 1970-72 Nutritional Canada National Survey indicated that New Brunswick's elderly had diets judged to be deficient in selected nutrients. A number of projects are being undertaken in varicus areas of the Province to improve the nutritional status of the elderly.

The study of the elderly within various age cohorts is also important. While much focus has been placed on those age 65 (because of health, social and federal income security programs), it is important to note that the "frail" elderly or those who are not so frail at age 75 and beyond are commanding even more attention. Their population rate is increasing even more rapidly than those at age 65-74 and they

have a greater impact on the health and community care system.

The 75 year olds and over will require a very different kind of social policy orientation than those in younger age groups. The needs of the very old who are 85 and over will also require a different kind of social policy orientation. The study of the elderly at different periods of aging and within specific age cohorts will be very beneficial to policy makers. The aim of this demographic profile is to assist in this process.

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APPENDIX B

FOOTNOTES

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